

**State:** Arkansas **First Filing Company:** Horace Mann Insurance Company, ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** AR Auto Rate and Rule Filing  
**Project Name/Number:** AR A011614/AR A011614

### Filing at a Glance

**Companies:** Horace Mann Insurance Company  
 Horace Mann Property and Casualty Insurance Company  
 Teachers Insurance Company  
**Product Name:** AR Auto Rate and Rule Filing  
**State:** Arkansas  
**TOI:** 19.0 Personal Auto  
**Sub-TOI:** 19.0001 Private Passenger Auto (PPA)  
**Filing Type:** Rate/Rule  
**Date Submitted:** 09/27/2013  
**SERFF Tr Num:** HRMN-129224971  
**SERFF Status:** Closed-Filed  
**State Tr Num:**  
**State Status:**  
**Co Tr Num:** AR A011614  
  
**Effective Date** 01/16/2014  
**Requested (New):**  
**Effective Date** 01/16/2014  
**Requested (Renewal):**  
**Author(s):** Mindy Ballard  
**Reviewer(s):** Alexa Grissom (primary)  
**Disposition Date:** 10/31/2013  
**Disposition Status:** Filed  
**Effective Date (New):** 01/16/2014  
**Effective Date (Renewal):** 01/16/2014

State Filing Description:

State: Arkansas First Filing Company: Horace Mann Insurance Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: AR Auto Rate and Rule Filing
Project Name/Number: AR A011614/AR A011614

General Information

Project Name: AR A011614 Status of Filing in Domicile: Not Filed
Project Number: AR A011614 Domicile Status Comments: N/A
Reference Organization: N/A Reference Number: N/A
Reference Title: N/A Advisory Org. Circular: N/A
Filing Status Changed: 10/31/2013
State Status Changed: Deemer Date:
Created By: Mindy Ballard Submitted By: Mindy Ballard
Corresponding Filing Tracking Number: N/A

Filing Description:
September 27, 2013

Arkansas Insurance Department
Property & Casualty Division
1200 West Third Street
Little Rock, AR 72201-1904

Attention: Jay Bradford, Commission of Insurance

Re: Horace Mann Insurance Company NAIC #300-22578 Fein #59-1027412
Teachers Insurance Company NAIC #300-22683 Fein #23-1742051
Horace Mann Property & Casualty Insurance Company NAIC #300-22756 Fein #95-2413390
Private Passenger Automobile Program
Rate and Rule Filing
Company Filing Number: AR A011614

Dear Commissioner Bradford,

Horace Mann Insurance Company, Teachers Insurance Company, and Horace Mann Property & Casualty Insurance Company submit for your review the above noted automobile rate and rule filing. The overall effect of this filing is +2.0%. It is the judgment of the Actuarial Department as well as of management that these rates are neither excessive, inadequate, nor unfairly discriminatory.

The effective date of this filing is January 16, 2014.

If I can be of further service or if additional information is needed, please do not hesitate to call me toll free at 877-272-0040 option 9, option 3. If you prefer e-mail, my address is melinda.ballard@horacemann.com. Thank you for your attention to this matter.

Sincerely,

Melinda Ballard
Implementation Analyst
Property and Casualty Division
Horace Mann Insurance Company

State: Arkansas First Filing Company: Horace Mann Insurance Company, ...  
 TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
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 Project Name/Number: AR A011614/AR A011614

Teachers Insurance Company  
 Horace Mann Property & Casualty Insurance Company

## Company and Contact

### Filing Contact Information

Melinda Ballard, Implementation Analyst melinda.ballard@horacemann.com  
 1 Horace Mann Plaza 217-788-8505 [Phone]  
 Springfield, IL 62715 217-535-7171 [FAX]

### Filing Company Information

Horace Mann Insurance Company	CoCode: 22578	State of Domicile: Illinois
1 Horace Mann Plaza	Group Code: 300	Company Type: Insurance
Springfield, IL 62715	Group Name:	Company
(217) 789-2500 ext. [Phone]	FEIN Number: 59-1027412	State ID Number:

Horace Mann Property and Casualty Insurance Company	CoCode: 22756	State of Domicile: Illinois
1 Horace Mann Plaza	Group Code: 300	Company Type: Insurance
Springfield, IL 62715	Group Name:	Company
(217) 789-2500 ext. [Phone]	FEIN Number: 95-2413390	State ID Number:

Teachers Insurance Company	CoCode: 22683	State of Domicile: Illinois
1 Horace Mann Plaza	Group Code: 300	Company Type: Insurance
Springfield, IL 62715	Group Name:	Company
(217) 789-2500 ext. [Phone]	FEIN Number: 23-1742051	State ID Number:

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: The filing fee for this submission is \$100.00.  
 Per Company: No

Company	Amount	Date Processed	Transaction #
Horace Mann Insurance Company	\$100.00	09/27/2013	74632254

**State:** Arkansas  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** AR Auto Rate and Rule Filing  
**Project Name/Number:** AR A011614/AR A011614

**First Filing Company:** Horace Mann Insurance Company, ...

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	10/31/2013	10/31/2013

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	10/08/2013	10/08/2013
Pending Industry Response	Alexa Grissom	10/03/2013	10/03/2013

#### Response Letters

Responded By	Created On	Date Submitted
Mindy Ballard	10/16/2013	10/16/2013
Mindy Ballard	10/04/2013	10/04/2013

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	A-1 Private Passenger Auto Abstract	Mindy Ballard	10/01/2013	10/01/2013
Supporting Document	A-1 Private Passenger Auto Abstract	Mindy Ballard	10/01/2013	10/01/2013
Supporting Document	APCS-Auto Premium Comparison Survey	Mindy Ballard	10/01/2013	10/01/2013
Supporting Document	NAIC loss cost data entry document	Mindy Ballard	10/01/2013	10/01/2013

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Missing Documentation	Note To Reviewer	Mindy Ballard	09/30/2013	09/30/2013

SERFF Tracking #:

HRMN-129224971

State Tracking #:

Company Tracking #:

AR A011614

State:

Arkansas

First Filing Company:

Horace Mann Insurance Company, ...

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

AR Auto Rate and Rule Filing

Project Name/Number:

AR A011614/AR A011614

## Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Missing Documentation	Note To Reviewer	Mindy Ballard	09/30/2013	09/30/2013
Supporting Documentation	Note To Reviewer	Mindy Ballard	09/27/2013	09/27/2013

**State:** Arkansas  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** AR Auto Rate and Rule Filing  
**Project Name/Number:** AR A011614/AR A011614

**First Filing Company:** Horace Mann Insurance Company, ...

## Disposition

Disposition Date: 10/31/2013  
 Effective Date (New): 01/16/2014  
 Effective Date (Renewal): 01/16/2014  
 Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Horace Mann Insurance Company	12.800%	2.200%	\$2,023	147	\$93,219	4.300%	0.000%
Horace Mann Property and Casualty Insurance Company	12.800%	2.000%	\$15,119	1,161	\$775,037	4.500%	0.800%
Teachers Insurance Company	12.800%	2.200%	\$5,307	339	\$243,259	4.600%	1.300%

### Overall Rate Information for Multiple Company Filings

**Overall Percentage Rate Indicated For This Filing** 12.800%  
**Overall Percentage Rate Impact For This Filing** 2.000%  
**Effect of Rate Filing-Written Premium Change For This Program** \$22,449  
**Effect of Rate Filing - Number of Policyholders Affected** 1,647

Schedule	Schedule Item	Schedule Item Status	Public Access
<b>Supporting Document (revised)</b>	A-1 Private Passenger Auto Abstract	Filed	Yes
<b>Supporting Document</b>	A-1 Private Passenger Auto Abstract	Filed	Yes
<b>Supporting Document</b>	A-1 Private Passenger Auto Abstract	Filed	Yes
<b>Supporting Document (revised)</b>	APCS-Auto Premium Comparison Survey	Filed	Yes



SERFF Tracking #:

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State Tracking #:

Company Tracking #:

AR A011614

State: Arkansas

First Filing Company: Horace Mann Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: AR Auto Rate and Rule Filing

Project Name/Number: AR A011614/AR A011614

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Vehicle Rules and Rates Manual	Filed	Yes
Rate	Vehicle Rules and Rates Manual	Filed	Yes
Rate	Vehicle Rules and Rates Manual	Filed	Yes
Rate	Vehicle Rules and Rates Manual	Filed	Yes
Rate	Vehicle Rules and Rates Manual	Filed	Yes
Rate	Vehicle Rules and Rates Manual	Filed	Yes
Rate	Vehicle Rules and Rates Manual	Filed	Yes
Rate	Vehicle Rules and Rates Manual	Filed	Yes
Rate	Vehicle Rules and Rates Manual	Filed	Yes

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**State:** Arkansas **First Filing Company:** Horace Mann Insurance Company, ...  
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**Product Name:** AR Auto Rate and Rule Filing  
**Project Name/Number:** AR A011614/AR A011614

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/08/2013
Submitted Date	10/08/2013
Respond By Date	

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Dear Melinda Ballard,

**Introduction:**

*This will acknowledge receipt of the captioned filing. Pleaser respond to the first two comments in my objection letter.*

**Conclusion:**

*NOTICE regarding, corrections to filings and scrivener's Errors:*

*Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."*

*Sincerely,*

*Alexa Grissom*

**State:** Arkansas **First Filing Company:** Horace Mann Insurance Company, ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** AR Auto Rate and Rule Filing  
**Project Name/Number:** AR A011614/AR A011614

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 10/03/2013  
Submitted Date 10/03/2013  
Respond By Date

Dear Melinda Ballard,

**Introduction:**

This will acknowledge receipt of the captioned filing. Ark. Code Ann. 23-67-405 mandates no-hits and thin files be treated neutrally.

Please review Ark. Code Ann. 23-79-152 and make any necessary corrections for compliance.

The APCS must be submitted in Excel also.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

**Conclusion:**

NOTICE regarding, corrections to filings and scrivener's Errors:

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,  
Alexa Grissom

**State:** Arkansas **First Filing Company:** Horace Mann Insurance Company, ...  
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**Product Name:** AR Auto Rate and Rule Filing  
**Project Name/Number:** AR A011614/AR A011614

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/16/2013
Submitted Date	10/16/2013

Dear Alexa Grissom,

**Introduction:**

Attached please find our response to the objection letter dated 10-08-13.

**Response 1**

**Comments:**

- 1) We are in compliance with Ark. Code Ann. 23-67-405. No-hits and thin files receive a neutral rating factor (1.000).
- 2) We are in compliance with Ark. Code Ann. 23-79-152. We do not implement cancellations, premium increases, or negative risk ratings when insureds are not at fault.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

If you have any further questions or concerns, please contact me.

Mindy Ballard  
Implementation Analyst

Sincerely,  
Mindy Ballard

SERFF Tracking #:

HRMN-129224971

State Tracking #:

Company Tracking #:

AR A011614

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State:

Arkansas

First Filing Company:

Horace Mann Insurance Company, ...

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

AR Auto Rate and Rule Filing

Project Name/Number:

AR A011614/AR A011614

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## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/04/2013
Submitted Date	10/04/2013

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*Dear Alexa Grissom,*

**Introduction:**

*Attached please find our response to the objection letter dated 10-03-13.*

**Response 1**

**Comments:**

*The excel version of the Premium Comparison Survey has been attached.*

**Changed Items:**

State: Arkansas

First Filing Company: Horace Mann Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: AR Auto Rate and Rule Filing

Project Name/Number: AR A011614/AR A011614

**Supporting Document Schedule Item Changes**

<b>Satisfied - Item:</b>	APCS-Auto Premium Comparison Survey
<b>Comments:</b>	The Excel version of the Premium Comparison Survey has been attached per the objection letter dated 10-03-13.
<b>Attachment(s):</b>	Premium Comparison Survey - HMIC.pdf Premium Comparison Survey - HMPC.pdf Premium Comparison Survey - TIC.pdf Premium Comparison Survey - HMIC.xls Premium Comparison Survey - HMPC.xls Premium Comparison Survey - TIC.xls
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>APCS-Auto Premium Comparison Survey</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>Premium Comparison Survey - HMIC.pdf Premium Comparison Survey - HMPC.pdf Premium Comparison Survey - TIC.pdf</i>
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>APCS-Auto Premium Comparison Survey</i>
<b>Comments:</b>	<i>We will be submitting this document on 09-30-2013.</i>
<b>Attachment(s):</b>	

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

**SERFF Tracking #:**

HRMN-129224971

**State Tracking #:**

**Company Tracking #:**

AR A011614

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**State:**

Arkansas

**First Filing Company:**

Horace Mann Insurance Company, ...

**TOI/Sub-TOI:**

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

**Product Name:**

AR Auto Rate and Rule Filing

**Project Name/Number:**

AR A011614/AR A011614

*If you have any further questions, please contact me.*

*Have a good weekend.*

*Mindy Ballard*

*Implementation Analyst*

*Sincerely,*

*Mindy Ballard*

SERFF Tracking #:

HRMN-129224971

State Tracking #:

Company Tracking #:

AR A011614

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State:

Arkansas

First Filing Company:

Horace Mann Insurance Company, ...

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

AR Auto Rate and Rule Filing

Project Name/Number:

AR A011614/AR A011614

## Amendment Letter

Submitted Date:

10/01/2013

Comments:

Dear Alexa,

The analyst did not complete page two of the Auto Rate Abstract. Therefore, the forms I just sent to you are not signed. I have replaced what I previously sent to you with signed copies of the Auto Rate Abstract. I apologize that I did not notice this before I submitted these forms.

If you have any questions or concerns, please contact me.

Mindy Ballard

Implementation Analyst

Changed Items:

*No Form Schedule Items Changed.*

*No Rate Schedule Items Changed.*

SERFF Tracking #:

HRMN-129224971

State Tracking #:

Company Tracking #:

AR A011614

State:

Arkansas

First Filing Company:

Horace Mann Insurance Company, ...

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

AR Auto Rate and Rule Filing

Project Name/Number:

AR A011614/AR A011614

**Supporting Document Schedule Item Changes**

<b>Satisfied - Item:</b>	A-1 Private Passenger Auto Abstract
<b>Comments:</b>	The analyst did not sign the auto rate abstracts. I have replaced what was previously submitted with signed copies.
<b>Attachment(s):</b>	AR Auto Rate Abstract - HMIC.pdf AR Auto Rate Abstract - HMPC.pdf AR Auto Rate Abstract - TIC.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>A-1 Private Passenger Auto Abstract</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>AR Auto Rate Abstract - HMIC.pdf AR Auto Rate Abstract - HMPC.pdf AR Auto Rate Abstract - TIC.pdf</i>
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>A-1 Private Passenger Auto Abstract</i>
<b>Comments:</b>	<i>We will be submitting this document on 09-30-2013.</i>
<b>Attachment(s):</b>	

SERFF Tracking #:

HRMN-129224971

State Tracking #:

Company Tracking #:

AR A011614

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State:

Arkansas

First Filing Company:

Horace Mann Insurance Company, ...

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

AR Auto Rate and Rule Filing

Project Name/Number:

AR A011614/AR A011614

## Amendment Letter

Submitted Date:

10/01/2013

Comments:

Dear Alexa,

The analyst apologizes for the delay this morning. He was called into a meeting. We are submitting the A-1 Auto Abstract, Premium Comparison Survey, and our Loss Cost Data. I apologize for any inconvenience that this has caused.

Mindy Ballard

Implementation Analyst

Changed Items:

*No Form Schedule Items Changed.*

*No Rate Schedule Items Changed.*

State: Arkansas

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: AR Auto Rate and Rule Filing

Project Name/Number: AR A011614/AR A011614

First Filing Company: Horace Mann Insurance Company, ...

**Supporting Document Schedule Item Changes****Satisfied - Item:** A-1 Private Passenger Auto Abstract**Comments:****Attachment(s):**  
AR Auto Rate Abstract - HMIC.pdf  
AR Auto Rate Abstract - HMPC.pdf  
AR Auto Rate Abstract -TIC.pdf*Previous Version***Satisfied - Item:** *A-1 Private Passenger Auto Abstract***Comments:** *We will be submitting this document on 09-30-2013.***Attachment(s):****Satisfied - Item:** APCS-Auto Premium Comparison Survey**Comments:****Attachment(s):**  
Premium Comparison Survey - HMIC.pdf  
Premium Comparison Survey - HMPC.pdf  
Premium Comparison Survey - TIC.pdf*Previous Version***Satisfied - Item:** *APCS-Auto Premium Comparison Survey***Comments:** *We will be submitting this document on 09-30-2013.***Attachment(s):****Satisfied - Item:** NAIC loss cost data entry document**Comments:****Attachment(s):**  
AR NAIC Loss Cost Data Entry Doc HMIC (1-16-14).pdf  
AR NAIC Loss Cost Data Entry Doc HMPC (1-16-14).pdf  
AR NAIC Loss Cost Data Entry Doc TIC (1-16-14).pdf*Previous Version***Satisfied - Item:** *NAIC loss cost data entry document*

SERFF Tracking #:

HRMN-129224971

State Tracking #:

Company Tracking #:

AR A011614

State:

Arkansas

First Filing Company:

Horace Mann Insurance Company, ...

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

AR Auto Rate and Rule Filing

Project Name/Number:

AR A011614/AR A011614

Comments:

*We will submit this document on 09-30-2013.*

Attachment(s):

**State:** Arkansas **First Filing Company:** Horace Mann Insurance Company, ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** AR Auto Rate and Rule Filing  
**Project Name/Number:** AR A011614/AR A011614

## Note To Reviewer

**Created By:**

Mindy Ballard on 09/30/2013 03:50 PM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

10/31/2013 10:48 AM

**Subject:**

Missing Documentation

**Comments:**

Alexa,

The analyst discovered that the A-1 Form needs to be updated. We are in the process of updating this form for each company, and we will be finished by Tuesday morning. I will submit all the documents in one amendment. Thank you for your patience. In the future, I will make sure that the required documents are completed before submission. Have a good evening.

Mindy Ballard

Implementaton Analyst

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**State:** Arkansas **First Filing Company:** Horace Mann Insurance Company, ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** AR Auto Rate and Rule Filing  
**Project Name/Number:** AR A011614/AR A011614

## Note To Reviewer

**Created By:**

Mindy Ballard on 09/30/2013 08:14 AM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

10/31/2013 10:48 AM

**Subject:**

Missing Documentation

**Comments:**

Alexa,

The analyst is working on the missing documents, and we will submit them today.

Mindy Ballard  
Implementation Analyst

**State:** Arkansas **First Filing Company:** Horace Mann Insurance Company, ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** AR Auto Rate and Rule Filing  
**Project Name/Number:** AR A011614/AR A011614

## Note To Reviewer

**Created By:**

Mindy Ballard on 09/27/2013 04:14 PM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

10/31/2013 10:48 AM

**Subject:**

Supporting Documentation

**Comments:**

Dear Reviewer,

The analyst had me prepare this filing and pay the fee but had not completed the filing forms on the Supporting Documentation tab. I have to submit our filing today due to our accounting cutoff procedures. We will submit the missing documentation on 09-30-13.

Thank you for your understanding.

Mindy Ballard  
Implementation Analyst

SERFF Tracking #:

HRMN-129224971

State Tracking #:

Company Tracking #:

AR A011614

**State:** Arkansas  
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**Project Name/Number:** AR A011614/AR A011614

**First Filing Company:** Horace Mann Insurance Company, ...

### Rate Information

Rate data applies to filing.

**Filing Method:** File and Use  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** -0.200%  
**Effective Date of Last Rate Revision:** 03/16/2012  
**Filing Method of Last Filing:** File and Use

### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Horace Mann Insurance Company	12.800%	2.200%	\$2,023	147	\$93,219	4.300%	0.000%
Horace Mann Property and Casualty Insurance Company	12.800%	2.000%	\$15,119	1,161	\$775,037	4.500%	0.800%
Teachers Insurance Company	12.800%	2.200%	\$5,307	339	\$243,259	4.600%	1.300%

**SERFF Tracking #:**

HRMN-129224971

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AR A011614

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**State:**

Arkansas

**First Filing Company:**

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AR Auto Rate and Rule Filing

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AR A011614/AR A011614

## Rate/Rule Schedule

State: Arkansas

First Filing Company: Horace Mann Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: AR Auto Rate and Rule Filing

Project Name/Number: AR A011614/AR A011614

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 10/31/2013	Vehicle Rules and Rates Manual	Index	Replacement		Page 1, Table of Contents.pdf
2	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 3 due to shifting	Replacement		Page 3. contents shifted.pdf
3	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 4, Rule I	Replacement		Page 4, Rule I.pdf
4	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 5, Rule II.C	Replacement		Page 5, Rule II.C.pdf
5	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 6, Rule III.B	Replacement		Page 6, Rule III.B.pdf
6	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 7, Rule III.B.3	Replacement		Page 7, Rule III.B.3.pdf
7	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 8, Rule III.B.3	Replacement		Page 8, Rule III.B.3.pdf
8	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 9 due to shifting	Replacement		Page 9, contents shifted.pdf
9	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 10 due to shifting	Replacement		Page 10, contents shifted.pdf
10	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 11 due to shifting	Replacement		Page 11, contents shifted.pdf
11	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 12 due to shifting	Replacement		Page 12, contents shifted.pdf
12	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 13 due to shifting	Replacement		Page 13, contents shifted.pdf
13	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 14 due to shifting	Replacement		Page 14, contents shifted.pdf

**State:** Arkansas**First Filing Company:** Horace Mann Insurance Company, ...**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)**Product Name:** AR Auto Rate and Rule Filing**Project Name/Number:** AR A011614/AR A011614

14	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 15 due to shifting	Replacement		Page 15, contents shifted.pdf
15	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 16 due to shifting	Replacement		Page 16, contents shifted.pdf
16	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 17 due to shifting	Replacement		Page 17, contents shifted.pdf
17	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 18, Rule V.G	Replacement		Page 18, Rule V.G.pdf
18	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 19, Rule V.H & Deleted Rule VI.C	Replacement		Page 19, Rule V.H (deleted), Rule VI.C.pdf
19	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 20 due to shifting	Replacement		Page 20, contents shifted.pdf
20	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 21 due to shifting	Replacement		Page 21, contents shifted.pdf
21	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 22 due to shifting	Replacement		Page 22, contents shifted.pdf
22	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 23 due to shifting	Replacement		Page 23, contents shifted.pdf
23	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 24 due to shifting	Replacement		Page 24, contents shifted.pdf
24	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 25 due to shifting	Replacement		Page 25, contents shifted.pdf
25	Filed 10/31/2013	Vehicle Rules and Rates Manual	Page 26 Deleted Rule VII.J; Rule VII.K	Replacement		Page 26, Rule VII.J (deleted), Rule VII.K.pdf

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TEACHERS INSURANCE COMPANY  
HORACE MANN PROPERTY AND CASUALTY INSURANCE COMPANY**

**VEHICLE RULES & RATES**

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**I. DEFINITIONS**

Defined words are underlined throughout these Rules and Rates.

Actual Cash Value means the present-day value measured in cash, arrived at by taking the replacement cost and deducting for depreciation brought about by physical wear and tear and obsolescence.

Affiliated Credit Union means a credit union that has a signed agreement with Horace Mann.

Automobile means a private passenger vehicle.

Business Use means the vehicle is used regularly in the duties of the applicant or any other person regularly operating the vehicle in his occupation, profession, or business other than going to and from his principal place of occupation, profession, or business.

Commercial Use means the vehicle:

- A. has been modified for use in the insured's business;
- B. carries advertising for a business;
- C. is used to pull trailers, utility trailers, or wheeled machinery basic to the insured's occupation;
- D. is used to carry goods for delivery either for a fee or by a contract;
- E. is owned or leased by a company or corporation;
- F. is used to carry persons for a fee in excess of sharing of expenses;
- G. is used for drivers training if not otherwise qualified by Rule IV. B. 2.; or
- H. is commonly driven by an employee of the insured other than a domestic employee.

Cost New means the original cost plus any additional cost related to customizing. In the case of motorcycles, the additional cost of fairings, luggage racks, luggage, saddle bags, stereo and CB equipment, chrome additions, sissy bars, roll bars, side cars, or similar equipment will also be included. In the case of motor homes, the additional cost of awnings, racks and ladders, or similar equipment will also be included. In the case of pickups, the additional cost of a camper shell, topper, blade, or similar equipment will also be included.

Customized Utility Vehicle means a utility vehicle which has undergone interior or exterior alterations of a non-business nature, designed to give the vehicle unique or personalized characteristics not found in the basic model of the same vehicle. Such alteration shall specifically include, but not be limited to, elaborate interior furnishings, custom exterior paint, glass and body modifications, raised or otherwise altered suspensions, oversized tires, and camper shells designed to fit into the bed of a pickup. The definition includes factory-customized vehicles.

Educator means one of the following conditions is met:

- A. an individual who is currently employed full-time, or part time if a classroom teacher by one of the following entities:
  1. a public school district (kindergarten through 12<sup>th</sup> grade);
  2. a junior college;
  3. an academic college;
  4. a university;
  5. an accredited private school (kindergarten through 12<sup>th</sup> grade);
  6. a publicly-funded vocational school;
  7. an educational service agency;
- B. or, an individual who was employed by one of the entities noted in condition A above, on a full-time basis, or part time if a classroom teacher, immediately prior to retirement. A retiring individual must meet the following criteria:
  1. Employed by one of the entities above for 10 or more years;
  2. Has obtained the age of 55.

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- C. A college senior who has received a student teaching certificate or is currently student teaching qualifies for the rest of their senior year of college.
- D. A school including a trade school that is run for profit does not qualify under this definition.

Insured means the named insured shown on the declarations page and the named insured's spouse if a resident of the same household.

Member means a household driver who is a member of a sponsoring association.

Model Year means the model year of the vehicle assigned by the manufacturer. If the vehicle has been rebuilt or structurally altered, the model year of the chassis is the model year of the vehicle.

Motor Home means a self-propelled vehicle permanently equipped for use as living quarters.

New Business means risks not previously insured by us for at least 90 days preceding the effective date of coverage.

Number of Drivers in the Household means the number of drivers in the household that are insured by us. This does not include unlicensed drivers, permissive drivers, drivers who are insured by another company or drivers who are temporarily out of the household.

Number of Vehicles in the Household means the number of four-wheel private passenger vehicles, pickup trucks and utility vehicles insured by us. This does not include fleet vehicles, motorcycles, motor homes, snowmobiles, trailers, kit, antique or electric cars.

Occasional Operator means any operator of a vehicle who is a resident of the insured's household who is not the principal operator.

Pickup means a truck with a load capacity of 2,000 pounds or less having an open body manufactured with low sides and tailboard.

Policy Age means the number of years, measured from the original effective date of the policy, that the policy has been in force with us.

Principal Operator means such person who operates the vehicle more of the time or puts more miles on the vehicle than any other operator, or the person designated by our class plan.

Private Passenger Vehicle means a four-wheel land motor vehicle, intended for use mainly on public roads, of the private passenger, station wagon or utility vehicle type, and designed to carry people and their luggage.

Recreational Trailer means a trailer equipped to provide sleeping accommodations and which includes cooking, dining, plumbing or refrigeration facilities. A trailer used as permanent living quarters, secondary dwelling, or a seasonal dwelling is not considered a recreational trailer.

Specified Vehicle means any vehicle included on the Specified Vehicle List and vehicles designated as high or intermediate performance by ISO.

Sponsoring Association means a state education association which has reviewed our program and has notified its members that it is formally recommending our program to them for consideration. Such a recommendation is not the result of the payment of any consideration by us.

Trailer means a trailer or semi-trailer designed for use with a private passenger vehicle or a utility vehicle.

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Utility Trailer means a trailer other than one defined as a recreational trailer.

Utility Vehicle means a pickup, van or jeep-type vehicle with a load capacity of not more than 2000 pounds and not used for commercial purposes. This also includes a detachable living quarter's unit designed for use with a private passenger vehicle, pickup or van.

Van means an enclosed motor vehicle of the panel, delivery, or window passenger type.

Vehicle Type means an antique car, electric car, kit car, fiberglass body vehicle, motor home, private passenger vehicle, pickup, recreational trailer, and utility vehicle.

We, Us and Our mean the Company or Companies listed on the cover of these rules.

Youthful Household means a household with a driver under age 21.

II. POLICY INFORMATION

A. Policy Type

The Readable Car Policy will be issued to insure all vehicles.

B. Coverage

The coverages to which the rates and rules of this manual apply are described in the insuring agreements of the vehicle policy forms we issue, and are subject to the policy exclusions and conditions and to any endorsements which may be attached to the policy.

C. Policy Period

Unless otherwise stated, the policy period is shown on the declarations page and is for successive periods of equal length if the required premium is paid. Payments must be made on or before the end of the current policy period. The premium is computed on the basis of rates in effect as of the renewal date.

D. Policy Changes

1. Changes that affect the coverage(s) provided by the policy may require the issuance of a new policy declaration page which will reflect the status of the policy coverages as amended. Examples of such changes would be when an insured moves from one rating territory to another, changes vehicles, or changes coverages. Any additional or return premium will be computed pro rata.
2. An additional vehicle may not be added to an existing policy. Such vehicle must be insured under a separate policy at the rate in effect at the time such additional policy is effective.
3. Changes which result in return or additional premium of less than \$2.00 will not be billed or returned to the insured unless requested in writing. Changes which result in a return premium of \$2.00 or greater but less than \$25.00, will not be automatically refunded but will be applied toward the next policy change endorsement or renewal premium, whichever occurs first. The change must be within 90 days prior to the expiration date of the policy. The insured may request that the premium amount be returned.
4. For changes that are made after the renewal premium has been received by us and applied to the insured's policy, no charge will be made and no refund given for the remainder of the expiring policy term. This does not apply when the insured replaces the vehicle insured under the policy.

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III. POLICY AND DRIVER CLASSIFICATION

A. Driver Assignment

1. A vehicle shall be classed for its principal operator or youthful occasional operator, whoever develops the highest premium. Occasional youthful operators are classed on the highest rated vehicle.
2. For each private passenger vehicle in the household exceeding the number of adult operators in the household and there are no youthful operators in the household, the excess vehicles must be classed for the principal operator and the use of the vehicle.
3. For each private passenger vehicle in the household exceeding the number of adult operators in the household, a youthful operator, if any, shall be deemed principal operator. The insured can designate the vehicle to which such classification applies as long as it is consistent with a. above.
4. No youthful operator, whether principal or occasional, will be classed on more than one vehicle.

B. Driver Class

Our classification plan makes use of a four-digit code to classify each vehicle. The first digit designates the driver's age, the second digit designates the driver's marital status, gender and how the vehicle is used, the third digit designates the household occupation and the fourth digit designates the household type of the rated driver.

1. First digit

<u>Age</u>	<u>Code</u>	<u>Age</u>	<u>Code</u>	<u>Age</u>	<u>Code</u>
16	A	40-44	M	75	Z
17	B	45-49	N	76	1
18	C	50-54	P	77	2
19	D	55-59	Q	78	3
20	E	60-64	R	79	4
21	F	65-69	S	80	5
22	G	70	T	81-82	6
23-24	H	71	U	83-84	7
25-29	J	72	V	85-89	8
30-34	K	73	W	90+	9
35-39	L	74	Y		

2. Second Digit

<u>Marital Status</u>	<u>Sex</u>	<u>Usage</u>	<u>Code</u>
Married	Male	<u>Pleasure Use</u>	A
Married	Male	<u>30 miles or less per week to work</u>	B
Married	Male	<u>10 miles or less one way to work</u>	C
Married	Male	<u>More than 10 miles one way to work</u>	D
Married	Male	<u>Business Use</u>	E
Married	Male	<u>Occasional Use</u>	F
Single	Male	<u>Pleasure Use</u>	H
Single	Male	<u>30 miles or less per week to work</u>	J
Single	Male	<u>10 miles or less one way to work</u>	K
Single	Male	<u>More than 10 miles one way to work</u>	L
Single	Male	<u>Business Use</u>	M
Single	Male	<u>Occasional Use</u>	N
Single	Male	<u>Student Away at School</u>	P
Married	Female	<u>Pleasure Use</u>	Q
Married	Female	<u>30 miles or less per week to work</u>	R

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Married	Female	<u>10 miles or less one way to work</u>	S
Married	Female	<u>More than 10 miles one way to work</u>	T
Married	Female	<u>Business Use</u>	U
Married	Female	<u>Occasional Use</u>	V
Single	Female	<u>Pleasure Use</u>	Y
Single	Female	<u>30 miles or less per week to work</u>	Z
Single	Female	<u>10 miles or less one way to work</u>	1
Single	Female	<u>More than 10 miles one way to work</u>	2
Single	Female	<u>Business Use</u>	3
Single	Female	<u>Occasional Use</u>	4
Single	Female	<u>Student Away at School</u>	5

**Definitions**

Pleasure use means that there is no business, commercial, or work use of the vehicle.

30 miles or less per week to work means the vehicle is driven to work or school 30 miles or less per week.

10 miles or less one way to work means the vehicle is driven to work or school more than 30 miles in a week and 10 miles or less one way.

More than 10 miles one way to work means the vehicle is driven to work or school more than 30 miles a week and more than 10 miles one way.

Business use means the vehicle is used regularly in the duties of the applicant or any other person regularly operating the vehicle in his occupation, profession, or business other than going to and from his principal place of occupation, profession, or business.

Occasional use means the vehicle is used by an occasional operator. Occasional operators under the age of 25 are classed on the highest rated vehicle.

Student Away at School means an unmarried operator under age 25 who is a resident at a school, college, or other educational institution over 100 road miles from the place of principal garaging of the vehicle who works or resides at home during summer vacations.

3. Third digit

<u>Household Occupation</u>	<u>Code</u>
Teacher	A
School Administrator	B
ESP	C
<u>Educator</u> -Retired	D
<u>Educator</u> Unknown	E
Non- <u>Educator</u> Professional	1
Non- <u>Educator</u> Other	2
Non- <u>Educator</u> Retired	3
Non- <u>Educator</u> Unemployed/Unknown	4

**Definitions**

Teacher includes an Educator employed as a classroom teacher, principal, assistant principal, counselor, professor, school librarian.

School Administrator includes an Educator employed as a superintendent, assistant superintendent, school nurse, school secretary.

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ESP (Educational Support Personnel) includes an Educator employed as a bus driver, cafeteria worker, security guard, maintenance worker.

Educator Retired includes an individual who was employed as an Educator on a full-time basis prior to retirement.

Educator Unknown are residents in an educator household, who are not students, and their occupations are not known.

Non-Educator Professional includes college educated white collar professionals such as doctors, dentists, CPAs.

Non-Educator Other includes blue collar workers and office employees.

Non-Educator Retired includes all persons who were last employed in a white or blue collar occupation before retirement.

Non-Educator Unemployed/Unknown includes all persons who are not currently employed or whose occupation is not known.

4. Fourth Digit

<u>Driver Membership</u>	<u>Code</u>
<u>Member</u> (in your name)	A
<u>Member</u> (unknown)	B
Resident Relative of <u>Member</u> Household	C
<u>Non-Member</u>	D
Resident Relative of <u>Non-Member</u> Household	E
Non-Educator, <u>Non-Member</u>	1

**Definitions**

Member (in your name) includes all policies listed in the member's name.

Member (unknown) includes policies that are part of the member's household but not in the member's name.

Resident Relative of Member Household includes all resident relatives of the member.

Non-Member includes all policies listed in a non-member's name.

Resident Relative of Non-Member Household includes all resident relatives of a non-member's household.

Non-Educator, Non-Member is an insured that is not employed by a school district, accredited private school, publicly funded vocational school, junior college, college, university and is not a member of an association

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IV. RATING FACTORS

A. Policy Rating Factors

1. Model Year of Vehicle

A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Uninsured and Underinsured Motor Vehicle, Comprehensive, Collision, Emergency Road Service and Rental Reimbursement coverage premiums based on the model year of the vehicle.

2. Youthful Household

A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Comprehensive and Collision coverage premiums when there is a household driver who is under 21 years of age.

3. Insurance Tier

A rating factor will be applied to Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Uninsured and Underinsured Motor Vehicle, Comprehensive, Collision and Rental Reimbursement coverage premiums based on the insurance score of the first (primary) named insured. The insurance score determines the rating tier.

The rating tier for New Business will be based on the insurance score of the first (or second) named insured at the time of application.

<u>Tier</u>	<u>Insurance Score</u>	<u>Tier</u>	<u>Insurance Score</u>
A	781+	N	677 – 687
B	769 – 780	P	666 – 676
C	759 – 768	Q	653 – 665
D	749 – 758	R	638 – 652
E	740 – 748	S	616 – 637
F	727 – 739	T	588 – 615
G	722 – 726	U	550 – 587
H	718 – 721	V	< 550
J	713 – 717	1	NO HIT (Client not found in database)
K	705 – 712	2	NO SCORE (Client found, but insufficient data to develop score)
L	696 – 704	3	NO PERMISSION
M	688 – 695		

4. Multi-Line

A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Uninsured and Underinsured Motor Vehicle, Comprehensive, and Collision premiums to a private passenger vehicle if the named insured has at least one policy with us in one of the following lines: Homeowner (including Mobile Homeowner, Tenant and Condominium), Life (not including "Group Life"), or Annuity.

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5. Number of Vehicles in the Household

A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Uninsured and Underinsured Motor Vehicle, Comprehensive, Collision, Emergency Road Service and Rental Reimbursement coverage premiums for households, based on the number of vehicles in the household.

6. Number of Drivers in the Household

A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Uninsured and Underinsured Motor Vehicle, Comprehensive, Collision and Emergency Road Service coverage premiums for households, based on the number of drivers in the household.

7. Policy Age

A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Uninsured and Underinsured Motor Vehicle, Comprehensive and Collision coverage premiums based on the policy age.

8. Vehicle Type

A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Uninsured and Underinsured Motor Vehicle, Comprehensive, Collision, Emergency Road Service and Rental Reimbursement coverage premiums based on the vehicle type.

9. Specified Vehicle

A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Comprehensive and Collision coverage premiums for private passenger vehicles considered specified vehicles.

10. Financial Responsibility Limit

A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Comprehensive and Collision coverage premiums when the Bodily Injury Liability limits are equal to the financial responsibility limit.

11. Payroll Payment Plan

A rating factor will be applied to the Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, and Collision premiums for a private passenger vehicle or a motor home if the named insured has selected the payroll payment plan.

12. Advanced Quote

A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Comprehensive, Collision, Uninsured Motor Vehicle, and Underinsured Motor Vehicle coverage premiums for a private passenger vehicle if the following criteria are satisfied:

- a. The application for the Horace Mann Property & Casualty Insurance Company policy is completed 7 days or more before the policy effective date at New Business.

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- b. The policyholder has prior insurance with no lapse in coverage at New Business. A policyholder will be considered to have a lapse at New Business if there is a lapse of 1 day or more between the expiration date of the prior policy and the New Business effective date of the Horace Mann Property & Casualty Insurance Company policy.
- c. Existing customers, including rewrites and reinstatements, are ineligible for the discount.

Exception: In the case of a customer moving from another state (i) if the policy was receiving the Advanced Quote Discount in the previous state or (ii) if the policy was not receiving the Advanced Quote Discount in the previous state but criteria (a) and (b) above are satisfied, the discount will also apply to the Arkansas Horace Mann Property & Casualty Insurance Company policy.

**B. Driver Rating Factors**

**1. Defensive Driving**

- a. A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Comprehensive and Collision coverage premiums that would apply to a private passenger vehicle provided that the principal operator is age 55 or over and has a completion certificate, dated within the most recent 36 months, certifying that he or she has successfully completed a motor vehicle accident prevention course approved by the Arkansas Department of Motor Vehicles (Division of Driver Services).
- b. This discount does not apply if the principal operator is taking the course as punishment, specified by a court or other governmental entity, resulting from a moving traffic violation.
- c. This discount shall apply:
  - i. To new and renewal policies with inception dates within the 36 month period following the course completion date;
  - ii. Only to the auto principally operated by the insured with the course completion certificate;
  - iii. Only once to each such auto regardless of the number of operators with course completion certificates.

**2. Driver Training**

A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Comprehensive and Collision coverage premiums that would apply to a private passenger vehicle classed for a youthful operator shall be subject to a driver training rating factor when satisfactory evidence is presented that each operator under age 21 who is a resident in the same household as the applicant, or who customarily operates the vehicle, has successfully completed an acceptable driver education course conducted by certified instructors.

**3. Good Student**

A rating factor will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Comprehensive and Collision coverage premiums that would apply to a private passenger vehicle if:

- a. the vehicle is classed for a single operator under 25 years of age who is a full-time student in high school, or is enrolled as a full-time student in academic courses in an accredited college, university, or vocational technical school (except as noted in item d below); and
- b. the scholastic records for the immediately preceding school semester or quarter (or comparable segment) show that each such student:

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- i. ranks scholastically among the upper 20 percent of his or her class, or
- ii. in schools where grades are designated by letter (such as A, B, C, D and F), had a grade average of at least B or its equivalent, or
- iii. in schools where numbers are used to designate grade "points" (such as 4, 3, 2 and 1), had an average of at least 3 points for all subjects combined on a 4 point scale, or its equivalent on any other scale, or
- iv. if the system of grading by letter is not subject to averaging, had no grade below B or its equivalent.

For each such student, we must be furnished a statement, certified by a responsible official of the school, indicating attainment of at least one of the above scholastic requirements annually; and

- c. The vehicle is a private passenger vehicle or a utility vehicle.
  - d. Single owners or operators who qualified for the good student rating factor while insured with us during their senior year at college and who graduated will be able to retain the good student rating factor without requalification until they reach 25 years of age or get married.
4. Inexperienced Operator

A rating factor will be applied to Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Comprehensive and Collision coverage premiums when an operator age 19 or older has been licensed for less than 3 years in the United States or Canada. The rating factor shall apply until the operator has three years of driving experience.

This rating factor shall apply to all private passenger vehicles, motorcycles and motor homes. It shall only apply to one vehicle per inexperienced operator. It shall be applied to the vehicle on which the inexperienced operator is rated; if he/she is not rated on any vehicle, the rating factor shall apply to the vehicle usually operated by the inexperienced operator.

This rating factor may be applied or removed at any time during the policy term, as required.

5. Accident Points

- a. If an accident is the fault of the named insured, a resident in the same household or other customary operator, points will be assigned to the policy covering the vehicle involved in the accident.

The accident must have resulted in Property Damage Liability or Collision or both.

The accident must involve a private passenger vehicle, motor home, or motorcycle. The points will be charged if the accident occurred within 35 months immediately preceding the effective date of the policy or the renewal date.

**EXCEPTIONS:**

Accidents occurring under the following circumstances will not be counted if it can be demonstrated that the:

- i. vehicle was lawfully parked (a vehicle rolling from a parked position shall not be considered as lawfully parked, but shall be considered to be operated by the last operator).
- ii. operator was reimbursed over 50% by or on behalf of a person responsible for the accident, or has a judgment against such person.
- iii. vehicle was struck in the rear by another vehicle, and the operator was not convicted of a moving traffic violation in connection with the accident.
- iv. operator was not convicted of a moving traffic violation in connection with the accident, but the operator of the other automobile involved in such accident was convicted of a moving traffic violation.

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- v. vehicle was hit by a "hit-and-run" driver if the accident was reported to the proper authorities within 24 hours.
- vi. vehicle was involved in an accident resulting in damage by contact with an animal or bird.
- vii. vehicle was involved in an accident resulting in physical damage solely caused by flying gravel, missiles, or falling objects.
- viii. vehicle was involved in an accident in a no-fault state, and it can be reasonably determined that the insured was not at fault.
- ix. operator was involved in an accident when using a vehicle while on duty as a paid or voluntary member of a Police or Fire Department or First Aid Squad or any law enforcement agency. This does not include an accident occurring after the emergency situation ceases or after the vehicle ceases to be used in response to such emergency.
- x. vehicle was involved in an accident involving defective tires

b. Accident Points will be assigned as follows:

<u>Total Claim Amount</u>	<u>Number of Claims</u>	<u>Number of Points</u>
\$1,000 or more	0	0
\$1,000 or more	1	2
\$1,000 or more	2	4
\$1,000 or more	3	6
\$1,000 or more	Each Add'l Claim	+2

c. If the policy has been in-force with us for five or more years and has only one chargeable accident in the three years preceding the renewal and no other at-fault accidents in the period up to six years prior to renewal, we will waive the surcharge premium for that chargeable accident. However, if the policy has more than one chargeable accident in the three years preceding the renewal, all chargeable accidents in that three year period shall be used in computing the total surcharge.

6. Violation Points

If the named insured, a resident in the same household or other customary operator has been convicted of a moving violation, points will be assigned to the policy where the named insured, resident of the same household or other customary operator is shown as the principal operator, or if not the principal operator, the occasional operator, or if neither principal operator or occasional operator, where the operator is listed. Conviction means any minor or major violation of a law or ordinance for which there has been a plea of guilty, a forfeiture of bail, or a judgment of guilty by a court. Conviction of a chargeable violation occurring in any state which does not identify such chargeable violation in the precise terminology used herein shall be assigned points for the chargeable violation defined herein which most closely approximates the actual conviction. The points will be charged if the moving violation occurred within 35 months immediately preceding the effective date of the policy or the renewal date.

a. Violation points will be assigned as follows:

- i. One point for conviction of any moving violation not listed in ii-v below:
  - 1. speeding less than 26 mph over the limit
  - 2. improper lane usage or improper turn
  - 3. failure to yield, stop or obey traffic signal or device
  - 4. improperly entering an intersection
  - 5. following too closely
  - 6. driving on the wrong side of the road
  - 7. improper or unsafe passing
  - 8. failure to signal or signal violation
  - 9. failure to obey train signal

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- ii. Two points for conviction of speeding 26-35 mph over the limit
- iii. Three points for conviction of any of these violations:
  - 1. speeding more than 35 mph over the limit (unless the violation qualifies for 8 or 9 points based on sections iv. and v.)
  - 2. passing a stopped school bus
  - 3. failure to use child restraint system
  - 4. speeding in a school zone
- iv. Eight points for conviction of any of these violations:
  - 1. reckless driving
  - 2. careless driving
  - 3. negligent driving
  - 4. failure to comply with compulsory insurance or financial responsibility laws
- v. Nine points for conviction of any of these violations:
  - 1. drag racing or competitive driving on public streets or highways
  - 2. operating a motor vehicle without the owner's consent
  - 3. driving while intoxicated or under the influence of drugs
  - 4. hit-and-run, or leaving the scene of an accident
  - 5. driving while driver's license is suspended or revoked
  - 6. refusing to take an alcohol detection test
  - 7. a driver's license shows an entry of implied consent
  - 8. illegal possession of alcohol/drugs in moving vehicle
  - 9. speeding in excess of 100 mph
  - 10. driving to endanger
  - 11. drinking while operating vehicle
  - 12. vehicular homicide
  - 13. involuntary manslaughter
  - 14. violation of alcohol provisions by a minor
  - 15. use of vehicle in commission of a felony
  - 16. theft of a motor vehicle
  - 17. receiving a stolen vehicle
  - 18. false or failure to make theft report
  - 19. fleeing or attempting to elude a law enforcement officer

If there is a conviction of a violation resulting in one, two, or three points in conjunction with a chargeable accident, the violation points will not be applied to the policy.

**C. Rating a Policy**

**1. New Business Rating**

All point(s) developed in accordance with the Driver Rating Factors are to be applied at the time the policy is written as new business.

- a. Accident and/or violation points for a named insured, resident in the same household or other customary operator will be assigned to the vehicle that the operator customarily operates.
- b. Any point(s) applicable to an occasional operator will be assigned to the vehicle which is driven most often by the occasional operator to whom the surcharge applies.

The initial information used to assign the new business point(s) shall be determined from one or more of the following:

- a. the application;
- b. motor vehicle records; or
- c. our investigation

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2. Renewal Rating

- a. Points that were applied to the policy when written as new business will also be applied to each renewal if the accident or violation occurred within 36 months immediately preceding the preparation of the renewal. If an accident or violation occurs during the policy term, the number point(s) are determined as shown in B.5. or B.6.
- b. When one of two policies is cancelled or lapsed, the points from that policy will be transferred to the single remaining policy at renewal. If there is more than one vehicle remaining insured with us, the points being transferred will be transferred to the first renewing vehicle or, if identifiable, the vehicle driven most often by the operator who was at fault in the accident or who was convicted of the moving violations(s).
- c. If the policy is cancelled or lapsed, the points for the operator who was at fault in the accident or who was convicted of the moving violation(s) will not be transferred to any other policy if the operator is no longer a named insured, resident of the same household or other customary operator or if the operator's drivers license is suspended or revoked.

The information used to develop the renewal point(s) shall be determined from one or more of the following:

- a. our own records;
- b. motor vehicle records;
- c. our investigation; or
- d. the application.

3. Change of Usual Operators

- a. Deletion of driver  
Effective at the time we are notified, the point(s) of a deleted driver will be eliminated.
- b. Addition of driver  
The points for an at fault accident or moving violation(s) for a new household operator will be assigned to the vehicle where the new operator is classed as the principal operator, or if not the principal operator, the occasional operator, or if neither principal operator or occasional operator, where the operator is listed.

4. Lapsed Policies

When coverage is reactivated within 10 months of the lapse date, the point(s), if applicable, will be the same as if there had been no lapse in coverage. When coverage is requested to be reactivated after the 10 months from the lapse date, the policy will be written as new business.

V. OPTIONAL COVERAGE

A. Stated Amount Coverage

State Amount Coverage cannot be written for new business through any of the Horace Mann Companies.

Stated Amount Coverage cannot be written through Teachers Insurance Company or Horace Mann Property & Casualty Insurance Company.

1. Applicability and Requirements

Some private passenger vehicles have value significantly greater than the average value of other vehicles of the same make and model year. The Stated Amount Insurance endorsement is available to provide Comprehensive or Comprehensive and Collision coverage on such private passenger vehicles other than utility vehicles. A recent certified appraisal and a current photo are required for this endorsement to be written. The vehicle must be insured 100% to value. A minimum deductible of \$250.00 must apply to Comprehensive and Collision coverages.

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2. Symbol Determination

The symbol assigned to a vehicle written subject to the Stated Amount provisions will be determined by the stated amount shown on the application. Refer to the symbol table in this rule for this information.

1989 AND PRIOR SYMBOLS

<u>Stated Amount (\$)</u>	<u>Symbol</u>	<u>Stated Amount (\$)</u>	<u>Symbol</u>
0-2,750	M	20,001-24,000	1
2,751-3,700	N	24,001-28,000	2
3,701-5,000	P	28,001-33,000	3
5,001-6,500	T	33,001-39,000	4
6,501-8,000	U	39,001-46,000	5
8,001-10,000	V	46,001-55,000	6
10,001-12,500	W	55,001 & above	7
12,501-15,000	X		
15,001-17,500	Y		
17,501-20,000	Z		

1990 – 2010 SYMBOLS

<u>Stated Amount (\$)</u>	<u>Symbol</u>	<u>Stated Amount (\$)</u>	<u>Symbol</u>
0-6,500	2	22,001-24,000	J
6,501-8,000	3	24,001-26,000	K
8,001-9,000	4	26,001-28,000	L
9,001-10,000	5	28,001-30,000	M
10,001-11,250	6	30,001-33,000	N
11,251-12,500	7	33,001-36,000	P
12,501-13,750	8	36,001-40,000	R
13,751-15,000	A	40,001-45,000	T
15,001-16,250	C	45,001-50,000	U
16,251-17,500	E	50,001-60,000	W
17,501-18,750	F	60,001-70,000	X
18,751-20,000	G	70,001 & above	Y
20,001-22,000	H		

B. Extended Non-Owned Auto Coverage

1. This endorsement is available to extend coverage to a non-owned private passenger vehicle furnished or available for the regular or frequent use of the insured only if the insured has a private passenger vehicle insured with us.
2. The only coverages available are Bodily Injury Liability, Property Damage Liability and Medical Payments. The limits shall be equal to the coverage limits on the policy to which this endorsement is attached.
3. The semi-annual rate for this endorsement will be 50% of the semi-annual rate for Bodily Injury Liability, Property Damage Liability and Medical Payments coverages of the policy to which this endorsement is attached.

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C. Accidental Death, Dismemberment and Loss of Sight Coverage

This coverage may be written only when a policy affords both Bodily Injury Liability and Property Damage Liability Coverages.

<u>Coverage</u>	<u>Insured</u>	<u>Limits</u>	<u>HMIC Rate</u>	<u>TIC Rate</u>	<u>HMPC Rate</u>
L1	Named Insured Only	\$10,000 per person \$10,000 per accident	\$ 2.50	\$2.30	\$2.30
L2	Named Insured & Spouse	\$10,000 per person \$20,000 per accident	\$ 4.50	\$4.10	\$4.10
L3	Named Insured, Spouse & Relatives	\$10,000 per person \$30,000 per accident	\$ 6.00	\$5.40	\$5.40

D. Emergency Road Service Coverage

This coverage may be written only when a policy affords Comprehensive Coverage.

Limit: \$35.00 per disablement	Limit: \$60.00 per disablement
\$50.00 per disablement for <u>educators</u>	\$75.00 per disablement for <u>educators</u>

E. Uninsured and Underinsured Motor Vehicle Coverage

1. Uninsured Motor Vehicle Bodily Injury Coverage (UMBI)

This coverage may be written only when a policy affords Bodily Injury Liability Coverage.

This coverage must be written with at least basic limits unless rejected in writing. Limits must be offered up to the insured's BI limits. The premiums are subject to no modification.

Limits  
25/50  
50/100  
100/300  
250/500  
500/1,000

2. Underinsured Motor Vehicle Bodily Injury Coverage (UIMBI)

This coverage may be written only when a policy affords Uninsured Motor Vehicle Bodily Injury Liability Coverage.

This coverage must be written if the policy affords Uninsured Motor Vehicle Bodily Injury Liability Coverage unless rejected in writing. Limits must be offered up to the insured's BI limits. The premiums are subject to no modification.

Limits  
25/50  
50/100  
100/300  
250/500  
500/1000

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3. Uninsured Motor Vehicle Property Damage Coverage (UMPD)

This coverage may be written only when the policy affords Uninsured Motor Vehicle Bodily Injury Liability Coverage. This coverage must be written with at least basic limits unless rejected in writing. Increased limits must be offered up to the insured's PD limits. The premiums are subject to no modification.

<u>Limits</u>	<u>Rates</u>
\$25,000	\$3.20
\$50,000	\$3.70
\$100,000	\$4.20

F. Personal Injury Protection Coverage

The following coverages must be written with basic limits:

1. Medical Payment Coverage
2. Loss of Income or Services Coverage
3. Death Coverage

However, the insured shall have the right to reject in writing any one or more of these coverages. The insured must also reject the basic limits in writing before higher limits can be provided.

1. Medical Payments Coverage

<u>Limits</u>
\$ 5,000
\$10,000

2. Loss of Income or Services Coverage

a. Basic Coverage

<u>Limits</u>
Loss of Income – 70% up to \$140 each week
Loss of Services - \$70 each week

b. Broad Coverage

<u>Limits</u>
Loss of Income – 75% up to \$173 each week
Loss of Services - \$84 each week

c. Death Coverage

<u>Limits</u>
\$5,000
\$10,000

G. Communications Equipment Coverage

This coverage may be written only when a policy affords Comprehensive Coverage.

This coverage may not be written when a policy affords Sound System Coverage.

Limit:	\$1,000 per occurrence
HMIC Rate:	\$12.00 per vehicle
TIC/HMPC Rate:	\$10.00 per vehicle

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H. Personal Effects of Motor Homes and Vans

This endorsement can be attached to a policy insuring a motor home, van or recreational trailer and may be written only when the policy affords both Comprehensive and Collision coverages. 100% co-insurance is required.

1. Coverages

The endorsement provides coverage for personal effects in, on, or in the immediate vicinity of the insured vehicle.

2. Limits and Rates

<u>Limits</u>	<u>HMIC Rates</u>	<u>TIC Rates</u>	<u>HMPC Rates</u>
\$1,000	\$10.00	\$9.00	\$9.00
\$2,500	\$15.00	\$13.50	\$13.50

I. Rental Reimbursement Coverage

This coverage may be written only when a policy affords both Comprehensive and Collision Coverages.

Limit: \$30 per day/\$600 per occurrence

J. Additional Coverage Endorsement

This coverage may be written only when a policy affords Comprehensive coverage. However, if the vehicle is a trailer, snowmobile, or motorcycle, this coverage may not be written.

Rate: \$6.00

VI. MISCELLANEOUS

A. Installment Payment Plans

Installment payment plans are available on all vehicles at the option of the applicant or policyholder.

1. Two-pay Plan

The initial payment shall be a minimum of 50% of the total semi-annual premium, plus an installment fee of \$7.50.

2. Electronic Funds Transfer (EFT)

- a. Installment payments by EFT shall be made on a monthly basis.
- b. For new business, the initial payment shall be 1/3 of the 6-month premium; the remaining monthly payments shall be of equal amounts. For renewals, there shall be equal monthly payments.
- c. A service fee of \$4.50 per 6-month period will be charged. This fee is earned when written and is not refundable.

B. Rounding of Premiums

The premium developed for each coverage of insurance shall always be rounded to the nearest 10 cents. A premium ending in 5 cents shall be rounded up.

C. Late Pay/Reinstatement Fee

Premiums that are not paid when due will result in a service charge of \$25 per occurrence. The fee will also apply to any policy that has been lapsed and is reinstated.

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D. Time Out of Force or Vehicles in Storage

This rule can apply only if the insured has other vehicle liability insurance with us.

This rule applies only to those vehicles that are not highway registered vehicles or those that have received a non-highway certificate in return for turning in the vehicle license plates.

1. This rule does not apply to risks for which a certificate has been filed in accordance with a financial responsibility law.
2. We must receive notice of the insured's request for time out of force at least five days prior to the day such time out of force is to become effective.
3. No time out of force will be granted on Comprehensive coverage.
4. The period of time for which the policy is not in force must not be less than 30 days.
5. A policy will be put back in force at the insured's request with no less coverage than previously carried. The original policy period will be retained.
6. If the motor vehicle is disabled, we can require proof of disablement.
7. A written request for deletion of all coverages except Comprehensive coverage, due to storage, will be subject to a \$25.00 minimum premium for the time out of force.
8. A refund will be sent to the insured.

E. Certified Risks – Financial Responsibility Law

1. The Bodily Injury Liability and Property Damage Liability premium, including all applicable surcharges, shall be subject to a 30% filing fee for a risk for which a certificate of insurance is filed to comply with the requirements of any financial responsibility law.
2. The additional premium shall be computed by multiplying the 30% filing fee percentage times the Bodily Injury Liability and Property Damage Liability premium for the vehicle principally driven by the individual for whom the filing is required, or for the vehicle with the highest base rate owned by the insured and insured by us.

F. Cancellations

The policy may be cancelled by us or at the request of the insured.

3. If the policy is cancelled by us, return premium will be computed pro-rata in accordance with the pro-rata table which appears in these vehicle rules.
4. If the insured cancels the policy, return premium will be computed short rate in accordance with the short rate cancellation procedure in these vehicle rules.

However, the return premium will be computed pro-rata if:

- a. the insured continues to carry insurance on another vehicle with us.

IMPORTANT: Notice must be given that such other insurance is carried (name and policy); otherwise, cancellation may be short rate.

- b. the insured vehicle is stolen, destroyed or sold.
- c. the insured enters the armed forces of the United States of America.

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G. Pro-Rata Cancellation Table

Applicable To Six-Month Term Policies

<u>Days Policy In Force</u>	<u>Percent of 6 Mo. Premium Earned</u>	<u>Days Policy In Force</u>	<u>Percent of 6 Mo. Premium Earned</u>	<u>Days Policy In Force</u>	<u>Percent of 6 Mo. Premium Earned</u>
1- 2	1%	63	35%	124-125	69%
3- 4	2	64- 65	36	126	70
5- 6	3	66- 67	37	127-128	71
7- 8	4	68- 69	38	129-130	72
9	5	70- 71	39	131-132	73
10-11	6	72	40	133-134	74
12-13	7	73- 74	41	135	75
14-15	8	75- 76	42	136-137	76
16-17	9	77- 78	43	138-139	77
18	10	79- 80	44	140-141	78
19-20	11	81	45	142-143	79
21-22	12	82- 83	46	144	80
23-24	13	84- 85	47	145-146	81
25-26	14	86- 87	48	147-148	82
27	15	88- 89	49	149-150	83
28-29	16	90	50	151-152 (5 Mo.)	84
30-31 (1 Mo.)	17	91- 92 (3 Mo.)	51	153	85
32-33	18	93- 94	52	154-155	86
34-35	19	95- 96	53	156-157	87
36	20	97- 98	54	158-159	88
37-38	21	99	55	160-161	89
39-40	22	100-101	56	162	90
41-42	23	102-103	57	163-164	91
43-44	24	104-105	58	165-166	92
45	25	106-107	59	167-168	93
46-47	26	108	60	169-170	94
48-49	27	109-110	61	171	95
50-51	28	111-112	62	172-173	96
52-53	29	113-114	63	174-175	97
54	30	115-116	64	176-177	98
55-56	31	117	65	178-179	99
57-58	32	118-119	66	180 (6 Mo.)	100
59-60	33	120-121	67		
61-62 (2 Mo.)	34	122-123 (4 Mo.)	68		

Pro-rata unearned (return) premium equals the total premium less the pro-rata earned premium.

H. Short Rate Cancellation Procedure

Compute the short rate return premium by multiplying the quantity (100% - pro-rata percent from above table) by 84%, rounded to the first decimal, times the semi-annual policy premium.

Example: \$235 semi-annual premium, cancelled short rate after 106 days:

100% - 59% = 41% x .84 = 34.4%; 34.4% x \$235 = \$80.80, rounded to the nearest dime.

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VII. PREMIUM DETERMINATION

A. Private Passenger Automobiles, Pickups and Utility Vehicles

1. For a private passenger vehicle, the territory in which the vehicle is principally garaged is the applicable territory except in the case of a vehicle used by a salesperson or solicitor or another with similar duties requiring the operation of the vehicle in more than one rating territory. In this case, if the principal garaging territory cannot be determined, the highest rated territory in which the vehicle is used for business use shall be used.

A vehicle principally driven by a student away at school shall be rated at the address shown on the vehicle registration.

2. Territorial Assignment by Zip Codes

If a new zip code is created, a risk in the new Zip Code will continue to use the rating territory corresponding to the Zip Code that formerly applied to that risk unless the new Zip Code is specifically assigned to another rating territory via newly filed territory definition pages.

3. Symbol Determination

To determine the appropriate symbol for a private passenger vehicle, use the method indicated for the appropriate category.

- a. If the private passenger vehicle is not a customized utility vehicle, and:
  - i. is listed in the Symbol and Identification Section, then use the symbol listed.
  - ii. is not listed in the Symbol and Identification Section for the current model year, but the same make and model is listed in the Symbol and Identification Section for the prior model year, then assign the symbol listed on the pages for the prior year.
  - iii. is not listed in the Symbol and Identification Section, then refer to the applicable Common Symbol Table listed below and use the symbol listed.

\*Note that if several symbols are listed for the make and model in the prior model year, use the lowest symbol.

COMMON SYMBOL TABLE

1989 And Prior Symbols			
<u>Cost New (\$)</u>	<u>Symbol</u>	<u>Cost New (\$)</u>	<u>Symbol</u>
0-2,750	K	20,001-24,000	Z
2,751-3,700	M	24,001-28,000	1
3,701-5,000	N	28,001-33,000	2
5,001-6,500	P	33,001-39,000	3
6,501-8,000	T	39,001-46,000	4
8,001-10,000	U	46,001-55,000	5
10,001-12,500	V	55,001-65,000	6
12,501-15,000	W	65,001 & above	7
15,001-17,500	X		
17,501-20,000	Y		

For model years 1975 and prior, the maximum symbol that can be assigned shall be V.  
For model years 1976 through 1984, the maximum symbol that can be assigned shall be Z.

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1990 – 2010 Symbols			
<u>Cost New (\$)</u>	<u>Symbol</u>	<u>Cost New (\$)</u>	<u>Symbol</u>
0-6,500	1	22,001-24,000	H
6,501-8,000	2	24,001-26,000	J
8,001-9,000	3	26,001-28,000	K
9,001-10,000	4	28,001-30,000	L
10,001-11,250	5	30,001-33,000	M
11,251-12,500	6	33,001-36,000	N
12,501-13,750	7	36,001-40,000	P
13,751-15,000	8	40,001-45,000	R
15,001-16,250	A	45,001-50,000	T
16,251-17,500	C	50,001-60,000	U
17,501-18,750	E	60,001-70,000	W
18,751-20,000	F	70,001-80,000	X
20,001-22,000	G	80,001 & above	Y

2011 and Subsequent Symbols			
<u>Cost New (\$)</u>	<u>Symbol</u>	<u>Cost New (\$)</u>	<u>Symbol</u>
0-10,000	1	21,251-22,000	H
10,001-12,500	2	22,001-23,125	J
12,501-13,750	3	23,126-24,000	K
13,751-15,000	4	24,001-26,000	L
15,001-15,625	5	26,001-28,000	M
15,626-16,250	6	28,001-30,000	N
16,251-16,875	7	30,001-33,000	P
16,876-17,500	8	33,001-36,000	R
17,501-18,125	A	36,001-40,000	T
18,126-18,750	C	40,001-45,000	U
18,751-19,375	E	45,001-50,000	W
19,376-20,000	F	50,001-80,000	X
20,001-21,250	G	80,001 & above	Y

b. If the private passenger vehicle is a customized utility vehicle, then assign the symbol using cost new, and the applicable Common Symbol Table listed above.

4. See Horace Mann Auto Application/CPR for Windows software for premium determination.

**B. Motorcycles**

1. New business for motorcycles cannot be written through any of the Horace Mann Companies.
2. Motorcycle policies cannot be written through Teachers Insurance Company or Horace Mann Property & Casualty Insurance Company.
3. Motorcycle policies may be written only when we insure one or more of the applicant's private passenger vehicles.
4. Coverages available are Bodily Injury Liability, Property Damage Liability, Uninsured Motor Vehicle, Underinsured Motor Vehicle, Comprehensive, Collision and Emergency Road Service coverages. Physical Damage coverages are not available without a deductible. Both Comprehensive and Collision Coverages must be written if Physical Damage coverage is requested. Personal Injury Protection is available with basic limits.
5. Refer to the Home Office for the filed rates to determine the premium of inforce business.
6. A minimum written premium of \$25.00 per policy applies.
7. 100% co-insurance is required.

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C. Motor Homes

1. New business for motor homes cannot be written through any of the Horace Mann Companies.
2. A motor home policy may be written only when we insure all the applicant's private passenger vehicles.
3. Coverages available are Bodily Injury Liability, Property Damage Liability, Uninsured Motor Vehicle, Underinsured Motor Vehicle, Medical Payments, Personal Injury Protection, Comprehensive, Collision, Rental Reimbursement, Emergency Road Service and Personal Effects.
4. Refer to the Home Office for the filed rates to determine the premium of inforce business.
5. Comprehensive and Collision coverages must be written with a deductible. The minimum Collision deductible is \$100.00.
6. A minimum written premium of \$50.00 per policy applies.
7. 100% co-insurance is required.

D. Snowmobiles

1. New business for snowmobiles cannot be written through any of the Horace Mann Companies.
2. Snowmobile policies cannot be written through Teachers Insurance Company or Horace Mann Property & Casualty Insurance Company.
3. A snowmobile policy may be written only when we insure one or more of the applicant's private passenger vehicles.
4. Coverages available are Bodily Injury Liability, Property Damage Liability, Uninsured Motor Vehicle, Underinsured Motor Vehicle, and a physical damage package (Comprehensive and Collision coverages with identical deductibles).
5. For an additional premium, physical damage coverage may be extended to a trailer if the trailer is designed for transporting snowmobiles.
6. The premiums are shown below and are subject to no modification.

SNOWMOBILE LIABILITY

Cubic Centimeters*	0-300	301-600	Over 600
Horsepower*	0-25	26-50	Over 50
<u>Coverage Limits</u>			
10/20,000 BI, 10,000 PD	10.00	15.00	20.00
25/50,000 BI, 10,000 PD	12.00	17.00	23.00
50/100,000 BI, 25,000 PD	14.00	20.00	25.00
100/300,000 BI, 50,000 PD	16.00	23.00	29.00
250/500,000 BI, 100,000 PD	19.00	27.00	35.00

\*If cubic centimeters and horsepower do not correspond to the above, rate using the CC or horsepower producing the highest premium.

**HORACE MANN INSURANCE COMPANY  
TEACHERS INSURANCE COMPANY  
HORACE MANN PROPERTY AND CASUALTY INSURANCE COMPANY**

**VEHICLE RULES & RATES**

**Arkansas**

PHYSICAL DAMAGE PACKAGES

Actual Cost New Including <u>Equip</u>	\$100 Deductible		\$250 Deductible	
	<u>W/Trailer</u>	<u>W/O Trailer</u>	<u>W/Trailer</u>	<u>W/O Trailer</u>
\$ 0-1000	\$21.00	\$15.00	\$17.00	\$12.00
1001-1500	29.00	23.00	23.00	18.00
1501-2000	36.00	30.00	29.00	24.00
(Each Add'l \$100 Over \$2000)	\$ 1.50	\$ 1.50	\$ 1.20	\$ 1.20

7. A minimum written premium of \$20 per policy applies.
8. 100% co-insurance is required.

**E. Utility Trailers**

1. A utility trailer policy may be written only when we insure one or more of the applicant's private passenger vehicles.
2. Utility trailers cannot be written in Teachers Insurance Company.
3. Coverages available are Comprehensive, Collision and Emergency Road Service. Comprehensive coverage must be written with a deductible.
4. Premium Determination

The premiums are shown below and are subject to no modification.

<u>Cost New</u>	Comprehensive		Collision	
	<u>\$50 Ded</u>	<u>\$100 Ded</u>	<u>\$100 Ded</u>	<u>\$250 Ded</u>
\$ 0-1000	\$3.00	N/A	\$ 7.00	N/A
1001-1500	\$4.00	\$3.20	\$ 9.00	\$6.80
1501-2000	\$5.00	\$4.00	\$11.00	\$8.30
(Each Add'l \$500 over \$2,000)	\$1.00	\$0.80	\$ 2.00	\$1.50

5. A minimum written premium of \$15.00 per policy applies.
6. 100% co-insurance is required.

**F. Recreational Trailers**

1. A recreational trailer policy may be written only when we insure one or more of the applicant's private passenger vehicle.
2. Recreational trailers cannot be written in Teachers Insurance Company.
3. Coverages available are Comprehensive, Collision, and Emergency Road Service. Comprehensive coverage must be written with a deductible.
4. See Horace Mann Auto Application/CPR for Windows software for premium determination.
5. A minimum written premium of \$15.00 per policy applies.
6. 100% co-insurance is required.

**HORACE MANN INSURANCE COMPANY  
TEACHERS INSURANCE COMPANY  
HORACE MANN PROPERTY AND CASUALTY INSURANCE COMPANY**

**VEHICLE RULES & RATES**

**Arkansas**

G. Utility Vehicles

100% co-insurance is required.

H. Vehicles Used for Driver Training

Private passenger vehicles owned by, leased by, or loaned to a school district for use in a driver training course as part of the curriculum of high schools or colleges may be insured at the Class AKxx private passenger rate for all coverages.

I. Commercial Use Vehicles

We do not insure vehicles classified for commercial use.

J. Antique Cars, Kit Cars and Electric Cars

New Business for Antique, Kit and Electric Cars cannot be written through any of the Horace Mann Companies.

State: Arkansas

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: AR Auto Rate and Rule Filing

Project Name/Number: AR A011614/AR A011614

First Filing Company: Horace Mann Insurance Company, ...

## Supporting Document Schedules

<b>Satisfied - Item:</b>	A-1 Private Passenger Auto Abstract
<b>Comments:</b>	The analyst did not sign the auto rate abstracts. I have replaced what was previously submitted with signed copies.
<b>Attachment(s):</b>	AR Auto Rate Abstract - HMIC.pdf AR Auto Rate Abstract - HMPC.pdf AR Auto Rate Abstract - TIC.pdf
<b>Item Status:</b>	Filed
<b>Status Date:</b>	10/31/2013

<b>Satisfied - Item:</b>	APCS-Auto Premium Comparison Survey
<b>Comments:</b>	The Excel version of the Premium Comparison Survey has been attached per the objection letter dated 10-03-13.
<b>Attachment(s):</b>	Premium Comparison Survey - HMIC.pdf Premium Comparison Survey - HMPC.pdf Premium Comparison Survey - TIC.pdf Premium Comparison Survey - HMIC.xls Premium Comparison Survey - HMPC.xls Premium Comparison Survey - TIC.xls
<b>Item Status:</b>	Filed
<b>Status Date:</b>	10/31/2013

<b>Satisfied - Item:</b>	NAIC loss cost data entry document
<b>Comments:</b>	
<b>Attachment(s):</b>	AR NAIC Loss Cost Data Entry Doc HMIC (1-16-14).pdf AR NAIC Loss Cost Data Entry Doc HMPC (1-16-14).pdf AR NAIC Loss Cost Data Entry Doc TIC (1-16-14).pdf
<b>Item Status:</b>	Filed
<b>Status Date:</b>	10/31/2013

SERFF Tracking #:

HRMN-129224971

State Tracking #:

Company Tracking #:

AR A011614

State:

Arkansas

First Filing Company:

Horace Mann Insurance Company, ...

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

AR Auto Rate and Rule Filing

Project Name/Number:

AR A011614/AR A011614

<b>Bypassed - Item:</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
<b>Bypass Reason:</b>	Not applicable.
<b>Attachment(s):</b>	
<b>Item Status:</b>	Filed
<b>Status Date:</b>	10/31/2013

<b>Satisfied - Item:</b>	AR Auto Rate and Rule Filing
<b>Comments:</b>	
<b>Attachment(s):</b>	AR Auto Rate and Rule Filing.pdf
<b>Item Status:</b>	Filed
<b>Status Date:</b>	10/31/2013

ARKANSAS INSURANCE DEPARTMENT

FORM A-I PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Horace Mann Insurance Company

NAIC # (including group #) 300-22578

- 1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?  Yes  No

If yes, list the areas:

\_\_\_\_\_

\_\_\_\_\_

- 2. Do you furnish a market for young drivers?  Yes  No
- 3. Do you require collateral business to support a youthful driver?  Yes  No
- 4. Do you insure drivers with an international or foreign driver's license?  Yes  No

5. Specify the percentage you allow in credit or discounts for the following:

a. Driver over 55	<u>15.000</u>	%
b. Good Student Discount	<u>10.000</u>	%
c. Multi-car Discount	<u>20.000</u>	%
d. Accident Free Discount*	<u>0.000</u>	%

Please Specify Qualification for Discount:

\_\_\_\_\_

\_\_\_\_\_

e. Anti-Theft Discount	<u>0.000</u>	%
f. Other (specify) <u>Advance Quote Discount</u>	<u>15.000</u>	%

\_\_\_\_\_ %

\_\_\_\_\_ %

- 6. Do you have an installment payment plan for automobile insurance?  Yes  No  
If so, what is the fee for installment payments?

2-pay= \$7.50, EFT= \$4.50 every six months

- 7. Does your company utilize a tiered rating plan?  Yes  No  
If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Melinda Ballard  
Signature

Melinda Ballard  
Printed Name

Implementation Analyst  
Title

877-272-0040 Options 9 and 3  
Telephone Number

melinda.ballard@horacemann.com  
Email address

AID PC A-1 (1/06)

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Horace Mann Property & Casualty Insurance Company

NAIC # (including group #) 300-22756

- 1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
 Yes  No

If yes, list the areas:

Blank lines for listing areas where insurance is not written.

- 2. Do you furnish a market for young drivers?  Yes  No
3. Do require collateral business to support a youthful driver?  Yes  No
4. Do you insure drivers with an international or foreign driver's license?  Yes  No

5. Specify the percentage you allow in credit or discounts for the following:

Table with 2 columns: Discount Type and Percentage. Rows include Driver over 55 (15.000%), Good Student Discount (10.000%), Multi-car Discount (20.000%), and Accident Free Discount\* (0.000%).

Please Specify Qualification for Discount:

Blank line for specifying qualification for Accident Free Discount.

Table with 2 columns: Discount Type and Percentage. Rows include Anti-Theft Discount (0.000%) and Other (specify) Advance Quote Discount (15.000%).

Blank lines for specifying other discounts and their percentages.

- 6. Do you have an installment payment plan for automobile insurance?  Yes  No
If so, what is the fee for installment payments?

2-pay= \$7.50, EFT= \$4.50 every six months

- 7. Does your company utilize a tiered rating plan?  Yes  No
If so, list the programs and percentage difference and current volume for each plan:

Table with 3 columns: Program, Percentage Difference, and Volume. Multiple blank rows for listing tiered rating plans.

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Melinda Ballard

Signature

Melinda Ballard

Printed Name

Implementation Analyst

Title

877-272-0040 Options 9 and 3

Telephone Number

melinda.ballard@horacemann.com

Email address

AID PC A-1 (1/06)

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Teachers Insurance Company

NAIC # (including group #) 300-22683

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
[ ] Yes [x] No

If yes, list the areas:

Blank lines for listing areas.

2. Do you furnish a market for young drivers? [x] Yes [ ] No

3. Do you require collateral business to support a youthful driver? [ ] Yes [x] No

4. Do you insure drivers with an international or foreign driver's license? [x] Yes [ ] No

5. Specify the percentage you allow in credit or discounts for the following:

- a. Driver over 55 15.000 %
b. Good Student Discount 10.000 %
c. Multi-car Discount 20.000 %
d. Accident Free Discount\* 0.000 %

Please Specify Qualification for Discount:

Blank line for qualification.

- e. Anti-Theft Discount 0.000 %
f. Other (specify) Advance Quote Discount 15.000 %

Blank line for other discount.

Blank line for other discount.

6. Do you have an installment payment plan for automobile insurance? [x] Yes [ ] No
If so, what is the fee for installment payments?

2-pay= \$7.50, EFT= \$4.50 every six months

7. Does your company utilize a tiered rating plan? [ ] Yes [x] No
If so, list the programs and percentage difference and current volume for each plan:

Table with 3 columns: Program, Percentage Difference, Volume. Includes blank rows for data entry.

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Melinda Ballard  
Signature

Melinda Ballard  
Printed Name

Implementation Analyst  
Title

877-272-0040 Options 9 and 3  
Telephone Number

melinda.ballard@horacemann.com  
Email address

AID PC A-1 (1/06)

## Private Passenger Auto Premium Comparison Survey Form

*FORM APCS - last modified May 2012*

**NAIC Number:** 300-22578  
**Company Name:** Horace Mann Insurance Company  
**Contact Person:** Melinda Ballard  
**Telephone No.:** 217-789-2500 ext. 8505  
**Email Address:** melinda.ballard@horacemann.com  
**Effective Date:** 1/16/2014

**Assumptions to Use:**

- 1 **Liability** -Minimum \$25,000 per person
- 2 **Bodily Injury** \$50,000 per accident  
\$25,000 per accident
- 3 **Property Damage** \$100 deductible per accident
- 4 **Comprehensive & Collision** \$250 deductible per accident
- 5 **The insured has elected to accept:**  
 Uninsured motorist property and bodily injury equal to liability coverage  
 Underinsured bodily injury equal to liability coverage
- 6 **Personal Injury Protection** of \$5,000 for medical, loss wages according to statute and \$5,000 accidental
- 7 **If male and female rates are different, use the highest of the two**

**Submit to:** Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904

**Telephone:** 501-371-2800  
 Email as an attachment [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a compact disk

**DISCOUNTS OFFERED:**

PASSIVE RESTRAINT/AIRBAG	0	%
AUTO/HOMEOWNERS	10	%
GOOD STUDENT	Up to 10	%
ANTI-THEFT DEVICE	0	%
Over 55 Defensive Driver Discount	Up to 15	%
\$250/\$500 Deductible Comp./Coll.	15/35	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability			\$482	\$528	\$211	\$212	\$627	\$678	\$265	\$265	\$740	\$807	\$308	\$309	\$729	\$790	\$301	\$302	\$682	\$743	\$285	\$286
	Minimum Liability with Comprehensive and Collision			\$1,320	\$1,482	\$674	\$649	\$1,789	\$1,996	\$921	\$883	\$1,926	\$2,167	\$928	\$899	\$2,254	\$2,500	\$1,229	\$1,169	\$1,967	\$2,207	\$990	\$953
	100/300/50 Liability with Comprehensive and Collision			\$1,483	\$1,656	\$798	\$774	\$1,960	\$2,179	\$1,046	\$1,010	\$2,115	\$2,371	\$1,060	\$1,033	\$2,434	\$2,694	\$1,356	\$1,297	\$2,146	\$2,399	\$1,116	\$1,080
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$484	\$531	\$212	\$213	\$630	\$681	\$266	\$266	\$743	\$811	\$309	\$310	\$733	\$794	\$303	\$303	\$685	\$747	\$286	\$287
	Minimum Liability with Comprehensive and Collision			\$1,317	\$1,480	\$666	\$643	\$1,783	\$1,992	\$909	\$873	\$1,927	\$2,170	\$922	\$894	\$2,236	\$2,484	\$1,205	\$1,148	\$1,964	\$2,205	\$979	\$944
	100/300/50 Liability with Comprehensive and Collision			\$1,481	\$1,655	\$791	\$769	\$1,955	\$2,175	\$1,035	\$1,000	\$2,118	\$2,376	\$1,055	\$1,028	\$2,418	\$2,679	\$1,333	\$1,277	\$2,143	\$2,398	\$1,106	\$1,072
2010 Honda Odyssey "EX"	Minimum Liability			\$495	\$543	\$217	\$217	\$644	\$696	\$271	\$272	\$760	\$829	\$316	\$317	\$748	\$812	\$309	\$310	\$700	\$764	\$292	\$293
	Minimum Liability with Comprehensive and Collision			\$1,641	\$1,847	\$848	\$814	\$2,232	\$2,499	\$1,167	\$1,117	\$2,382	\$2,689	\$1,163	\$1,123	\$2,831	\$3,148	\$1,576	\$1,493	\$2,457	\$2,764	\$1,256	\$1,205
	100/300/50 Liability with Comprehensive and Collision			\$1,807	\$2,024	\$974	\$941	\$2,406	\$2,685	\$1,295	\$1,245	\$2,575	\$2,898	\$1,297	\$1,259	\$3,016	\$3,346	\$1,704	\$1,623	\$2,640	\$2,961	\$1,384	\$1,334
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability			\$524	\$575	\$229	\$230	\$681	\$736	\$287	\$287	\$804	\$877	\$334	\$335	\$791	\$858	\$327	\$327	\$741	\$808	\$309	\$310
	Minimum Liability with Comprehensive and Collision			\$1,623	\$1,827	\$833	\$801	\$2,205	\$2,467	\$1,142	\$1,095	\$2,363	\$2,666	\$1,145	\$1,108	\$2,785	\$3,096	\$1,533	\$1,455	\$2,428	\$2,730	\$1,230	\$1,182
	100/300/50 Liability with Comprehensive and Collision			\$1,799	\$2,015	\$966	\$935	\$2,389	\$2,664	\$1,277	\$1,230	\$2,568	\$2,887	\$1,287	\$1,251	\$2,981	\$3,306	\$1,669	\$1,593	\$2,621	\$2,938	\$1,365	\$1,319
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability			\$524	\$575	\$229	\$230	\$681	\$736	\$287	\$287	\$804	\$877	\$334	\$335	\$791	\$858	\$327	\$327	\$741	\$808	\$309	\$310
	Minimum Liability with Comprehensive and Collision			\$1,924	\$2,170	\$997	\$956	\$2,621	\$2,939	\$1,375	\$1,314	\$2,790	\$3,156	\$1,367	\$1,319	\$3,328	\$3,706	\$1,859	\$1,761	\$2,889	\$3,256	\$1,481	\$1,419
	100/300/50 Liability with Comprehensive and Collision			\$2,100	\$2,357	\$1,130	\$1,090	\$2,806	\$3,136	\$1,510	\$1,449	\$2,995	\$3,377	\$1,509	\$1,462	\$3,523	\$3,917	\$1,995	\$1,898	\$3,082	\$3,464	\$1,616	\$1,556
2010 Hyundai Santa Fe SE 4X2	Minimum Liability			\$495	\$543	\$217	\$217	\$644	\$696	\$271	\$272	\$760	\$829	\$316	\$317	\$748	\$812	\$309	\$310	\$700	\$764	\$292	\$293
	Minimum Liability with Comprehensive and Collision			\$1,533	\$1,725	\$789	\$758	\$2,083	\$2,329	\$1,083	\$1,037	\$2,229	\$2,515	\$1,083	\$1,048	\$2,635	\$2,928	\$1,456	\$1,382	\$2,292	\$2,576	\$1,165	\$1,119
	100/300/50 Liability with Comprehensive and Collision			\$1,699	\$1,902	\$914	\$885	\$2,257	\$2,515	\$1,210	\$1,166	\$2,423	\$2,723	\$1,217	\$1,184	\$2,820	\$3,127	\$1,585	\$1,512	\$2,474	\$2,773	\$1,293	\$1,248

## Private Passenger Auto Premium Comparison Survey Form

*FORM APCS - last modified May 2012*

**NAIC Number:** 300-22756  
**Company Name:** Horace Mann Property & Casualty Insurance  
**Contact Person:** Melinda Ballard  
**Telephone No.:** 217-789-2500 ext. 8505  
**Email Address:** melinda.ballard@horacemann.com  
**Effective Date:** 1/16/2014

**Assumptions to Use:**

- 1 **Liability** -Minimum \$25,000 per person
- 2 **Bodily Injury** \$50,000 per accident  
\$25,000 per accident
- 3 **Property Damage** \$100 deductible per accident
- 4 **Comprehensive & Collision** \$250 deductible per accident
- 5 **The insured has elected to accept:**  
 Uninsured motorist property and bodily injury equal to liability coverage  
 Underinsured bodily injury equal to liability coverage
- 6 **Personal Injury Protection** of \$5,000 for medical, loss wages according to statute and \$5,000 accidental
- 7 **If male and female rates are different, use the highest of the two**

**Submit to:** Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
  
**Telephone:** 501-371-2800  
 Email as an attachment [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a compact disk

**DISCOUNTS OFFERED:**  
 PASSIVE RESTRAINT/AIRBAG 0 %  
 AUTO/HOMEOWNERS 10 %  
 GOOD STUDENT Up to 10 %  
 ANTI-THEFT DEVICE 0 %  
 Over 55 Defensive Driver Discount Up to 15 %  
 \$250/\$500 Deductible Comp./Coll. 15/35 %

		Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	Coverages	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability	\$316	\$345	\$141	\$142	\$405	\$436	\$174	\$174	\$447	\$487	\$190	\$190	\$397	\$429	\$168	\$169	\$354	\$384	\$153	\$153
	Minimum Liability with Comprehensive and Collision	\$831	\$931	\$429	\$414	\$1,077	\$1,196	\$560	\$537	\$1,094	\$1,227	\$532	\$516	\$1,269	\$1,409	\$694	\$660	\$931	\$1,040	\$475	\$457
	100/300/50 Liability with Comprehensive and Collision	\$959	\$1,065	\$532	\$518	\$1,209	\$1,335	\$663	\$640	\$1,229	\$1,370	\$632	\$617	\$1,384	\$1,531	\$780	\$747	\$1,048	\$1,164	\$565	\$549
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability	\$316	\$345	\$141	\$142	\$405	\$436	\$174	\$174	\$447	\$487	\$190	\$190	\$397	\$429	\$168	\$169	\$354	\$384	\$153	\$153
	Minimum Liability with Comprehensive and Collision	\$820	\$919	\$419	\$405	\$1,061	\$1,180	\$544	\$523	\$1,083	\$1,216	\$522	\$507	\$1,244	\$1,384	\$670	\$639	\$919	\$1,028	\$463	\$447
	100/300/50 Liability with Comprehensive and Collision	\$948	\$1,054	\$522	\$508	\$1,193	\$1,318	\$647	\$627	\$1,218	\$1,359	\$622	\$608	\$1,359	\$1,506	\$756	\$725	\$1,036	\$1,151	\$554	\$538
2010 Honda Odyssey "EX"	Minimum Liability	\$316	\$345	\$141	\$142	\$405	\$436	\$174	\$174	\$447	\$487	\$190	\$190	\$397	\$429	\$168	\$169	\$354	\$384	\$153	\$153
	Minimum Liability with Comprehensive and Collision	\$999	\$1,122	\$520	\$500	\$1,294	\$1,444	\$679	\$649	\$1,307	\$1,471	\$642	\$620	\$1,548	\$1,724	\$855	\$811	\$1,119	\$1,255	\$575	\$553
	100/300/50 Liability with Comprehensive and Collision	\$1,127	\$1,256	\$623	\$603	\$1,426	\$1,582	\$782	\$753	\$1,442	\$1,615	\$742	\$722	\$1,663	\$1,846	\$940	\$898	\$1,236	\$1,379	\$666	\$644
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability	\$333	\$364	\$148	\$149	\$426	\$459	\$183	\$183	\$471	\$512	\$199	\$200	\$418	\$452	\$177	\$177	\$372	\$404	\$161	\$161
	Minimum Liability with Comprehensive and Collision	\$957	\$1,073	\$495	\$477	\$1,239	\$1,380	\$646	\$619	\$1,255	\$1,411	\$613	\$594	\$1,471	\$1,636	\$806	\$767	\$1,071	\$1,199	\$548	\$527
	100/300/50 Liability with Comprehensive and Collision	\$1,091	\$1,214	\$603	\$586	\$1,378	\$1,526	\$755	\$728	\$1,397	\$1,562	\$718	\$700	\$1,592	\$1,764	\$897	\$858	\$1,195	\$1,330	\$643	\$623
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability	\$333	\$364	\$148	\$149	\$426	\$459	\$183	\$183	\$471	\$512	\$199	\$200	\$418	\$452	\$177	\$177	\$372	\$404	\$161	\$161
	Minimum Liability with Comprehensive and Collision	\$1,127	\$1,267	\$590	\$566	\$1,461	\$1,631	\$772	\$737	\$1,470	\$1,657	\$725	\$701	\$1,758	\$1,959	\$977	\$926	\$1,263	\$1,417	\$653	\$626
	100/300/50 Liability with Comprehensive and Collision	\$1,262	\$1,408	\$698	\$675	\$1,600	\$1,777	\$880	\$846	\$1,612	\$1,808	\$831	\$807	\$1,879	\$2,087	\$1,067	\$1,017	\$1,386	\$1,548	\$748	\$723
2010 Hyundai Santa Fe SE 4X2	Minimum Liability	\$316	\$345	\$141	\$142	\$405	\$436	\$174	\$174	\$447	\$487	\$190	\$190	\$397	\$429	\$168	\$169	\$354	\$384	\$153	\$153
	Minimum Liability with Comprehensive and Collision	\$935	\$1,049	\$484	\$466	\$1,211	\$1,349	\$632	\$605	\$1,226	\$1,379	\$599	\$580	\$1,440	\$1,603	\$790	\$751	\$1,047	\$1,173	\$536	\$515
	100/300/50 Liability with Comprehensive and Collision	\$1,063	\$1,183	\$587	\$569	\$1,343	\$1,487	\$735	\$709	\$1,361	\$1,522	\$699	\$681	\$1,555	\$1,724	\$876	\$837	\$1,164	\$1,297	\$626	\$607

## Private Passenger Auto Premium Comparison Survey Form

*FORM APCS - last modified May 2012*

**NAIC Number:** 300-22683  
**Company Name:** Teachers Insurance Company  
**Contact Person:** Melinda Ballard  
**Telephone No.:** 217-789-2500 ext. 8505  
**Email Address:** melinda.ballard@horacemann.com  
**Effective Date:** 1/16/2014

**Assumptions to Use:**

- 1 **Liability** -Minimum \$25,000 per person
- 2 **Bodily Injury** \$50,000 per accident  
\$25,000 per accident
- 3 **Property Damage** \$100 deductible per accident
- 4 **Comprehensive & Collision** \$250 deductible per accident
- 5 **The insured has elected to accept:**  
 Uninsured motorist property and bodily injury equal to liability coverage  
 Underinsured bodily injury equal to liability coverage
- 6 **Personal Injury Protection** of \$5,000 for medical, loss wages according to statute and \$5,000 accidental
- 7 **If male and female rates are different, use the highest of the two**

**Submit to:** Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904

**Telephone:** 501-371-2800  
 Email as an attachment [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a compact disk

**DISCOUNTS OFFERED:**  
 PASSIVE RESTRAINT/AIRBAG 0 %  
 AUTO/HOMEOWNERS 10 %  
 GOOD STUDENT Up to 10 %  
 ANTI-THEFT DEVICE 0 %  
 Over 55 Defensive Driver Discount Up to 15 %  
 \$250/\$500 Deductible Comp./Coll. 15/35 %

		Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff				
		Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	
Vehicle	Coverages	Age																				
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability		\$409	\$447	\$180	\$181	\$532	\$572	\$226	\$225	\$646	\$703	\$269	\$270	\$638	\$689	\$264	\$264	\$550	\$598	\$232	\$232
	Minimum Liability with Comprehensive and Collision		\$1,082	\$1,211	\$553	\$533	\$1,428	\$1,587	\$733	\$703	\$1,613	\$1,810	\$778	\$754	\$2,041	\$2,268	\$1,099	\$1,046	\$1,540	\$1,724	\$778	\$748
	100/300/50 Liability with Comprehensive and Collision		\$1,228	\$1,366	\$667	\$648	\$1,580	\$1,748	\$849	\$820	\$1,784	\$1,993	\$900	\$877	\$2,203	\$2,441	\$1,215	\$1,163	\$1,695	\$1,889	\$891	\$862
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$411	\$449	\$181	\$182	\$535	\$575	\$227	\$226	\$649	\$706	\$270	\$271	\$641	\$692	\$266	\$266	\$553	\$600	\$233	\$234
	Minimum Liability with Comprehensive and Collision		\$1,079	\$1,210	\$547	\$528	\$1,423	\$1,584	\$724	\$695	\$1,613	\$1,812	\$773	\$750	\$2,027	\$2,255	\$1,079	\$1,029	\$1,537	\$1,722	\$769	\$741
	100/300/50 Liability with Comprehensive and Collision		\$1,226	\$1,366	\$662	\$643	\$1,576	\$1,746	\$841	\$813	\$1,785	\$1,996	\$895	\$874	\$2,190	\$2,430	\$1,195	\$1,146	\$1,693	\$1,888	\$883	\$856
2010 Honda Odyssey "EX"	Minimum Liability		\$420	\$459	\$185	\$185	\$546	\$587	\$231	\$231	\$663	\$722	\$276	\$277	\$655	\$707	\$271	\$271	\$565	\$614	\$238	\$239
	Minimum Liability with Comprehensive and Collision		\$1,339	\$1,504	\$694	\$666	\$1,770	\$1,974	\$925	\$884	\$1,984	\$2,236	\$972	\$939	\$2,571	\$2,865	\$1,410	\$1,338	\$1,918	\$2,154	\$983	\$943
	100/300/50 Liability with Comprehensive and Collision		\$1,488	\$1,662	\$809	\$783	\$1,925	\$2,138	\$1,042	\$1,002	\$2,159	\$2,423	\$1,095	\$1,063	\$2,736	\$3,041	\$1,528	\$1,457	\$2,076	\$2,323	\$1,098	\$1,059
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$444	\$486	\$195	\$196	\$577	\$621	\$245	\$244	\$701	\$764	\$291	\$293	\$692	\$748	\$286	\$287	\$597	\$649	\$251	\$252
	Minimum Liability with Comprehensive and Collision		\$1,327	\$1,490	\$682	\$656	\$1,751	\$1,952	\$906	\$868	\$1,972	\$2,220	\$958	\$927	\$2,528	\$2,817	\$1,372	\$1,305	\$1,896	\$2,128	\$963	\$926
	100/300/50 Liability with Comprehensive and Collision		\$1,484	\$1,656	\$804	\$779	\$1,916	\$2,126	\$1,031	\$993	\$2,157	\$2,418	\$1,089	\$1,059	\$2,703	\$3,004	\$1,497	\$1,430	\$2,064	\$2,307	\$1,085	\$1,049
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability		\$444	\$486	\$195	\$196	\$577	\$621	\$245	\$244	\$701	\$764	\$291	\$293	\$692	\$748	\$286	\$287	\$597	\$649	\$251	\$252
	Minimum Liability with Comprehensive and Collision		\$1,568	\$1,764	\$814	\$781	\$2,072	\$2,316	\$1,086	\$1,037	\$2,320	\$2,619	\$1,140	\$1,100	\$3,029	\$3,381	\$1,666	\$1,580	\$2,252	\$2,533	\$1,157	\$1,109
	100/300/50 Liability with Comprehensive and Collision		\$1,725	\$1,931	\$936	\$904	\$2,236	\$2,490	\$1,210	\$1,162	\$2,505	\$2,817	\$1,271	\$1,232	\$3,204	\$3,568	\$1,791	\$1,706	\$2,419	\$2,712	\$1,279	\$1,232
2010 Hyundai Santa Fe SE 4X2	Minimum Liability		\$420	\$459	\$185	\$185	\$546	\$587	\$231	\$231	\$663	\$722	\$276	\$277	\$655	\$707	\$271	\$271	\$565	\$614	\$238	\$239
	Minimum Liability with Comprehensive and Collision		\$1,253	\$1,406	\$646	\$621	\$1,655	\$1,844	\$859	\$822	\$1,860	\$2,093	\$906	\$876	\$2,391	\$2,662	\$1,302	\$1,238	\$1,791	\$2,009	\$913	\$876
	100/300/50 Liability with Comprehensive and Collision		\$1,402	\$1,564	\$761	\$738	\$1,810	\$2,008	\$977	\$941	\$2,035	\$2,281	\$1,030	\$1,001	\$2,556	\$2,839	\$1,420	\$1,357	\$1,949	\$2,178	\$1,028	\$993

## NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	AR AUTO 011614
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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	Company Name		Company NAIC Number
<b>3.</b>	<b>A.</b>	<b>Horace Mann Insurance Company</b>	<b>B.</b> <b>300-22578</b>

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
<b>4.</b>	<b>A.</b>	<b>Personal Auto</b>	<b>B.</b> <b>Private Passenger Automobile</b>

<b>5.</b>			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>Bodily Injury</b>	<b>+17.4%</b>	<b>+3.3%</b>					
<b>Property Damage</b>	<b>+29.1%</b>	<b>+5.3%</b>					
<b>Medical Payments</b>	<b>+21.6%</b>	<b>+4.5%</b>					
<b>Auto, Income and Medical Comprehensive</b>	<b>-5.7%</b>	<b>0.0%</b>					
<b>Collision</b>	<b>+10.0%</b>	<b>+1.0%</b>					
<b>Uninsured Motorist</b>	<b>+2.2%</b>	<b>0.0%</b>					
<b>Road Service</b>	<b>+1.6%</b>	<b>0.0%</b>					
<b>Rental Reimbursement</b>	<b>+20.0%</b>	<b>+3.1%</b>					
<b>Underinsured Motorist</b>	<b>-3.0%</b>	<b>0.0%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>+12.8%</b>	<b>+2.2%</b>					

<b>6.</b>		5 Year History	Rate Change History				
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2009</b>	<b>280</b>	<b>+0.3%</b>	<b>3/16/2009</b>	<b>181</b>	<b>88</b>	<b>48.6%</b>	<b>57.8%</b>
<b>2010</b>	<b>235</b>	<b>+4.9%</b>	<b>3/16/2010</b>	<b>152</b>	<b>98</b>	<b>64.5%</b>	<b>59.8%</b>
<b>2011</b>	<b>211</b>	<b>+0.1%</b>	<b>4/1/2011</b>	<b>136</b>	<b>38</b>	<b>27.6%</b>	<b>62.0%</b>
<b>2012</b>	<b>174</b>	<b>+1.0%</b>	<b>3/16/2012</b>	<b>116</b>	<b>35</b>	<b>30.2%</b>	<b>59.5%</b>
<b>2013</b>	<b>139</b>			<b>100</b>	<b>28</b>	<b>28.0%</b>	<b>60.6%</b>

<b>7.</b>	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>22.1%</b>
B. General Expense	<b>11.8%</b>
C. Taxes, License & Fees	<b>3.4%</b>
D. Underwriting Profit & Contingencies	<b>12.1%</b>
E. Other (explain) Reinsurance Expense	<b>0.3%</b>
F. TOTAL	<b>49.7%</b>

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. +4.3% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 2

10. 0.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 85

## NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR AUTO 011614</b>
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
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	Company Name	Company NAIC Number
<b>3.</b>	<b>A. Horace Mann Property and Casualty Insurance Company</b>	<b>B. 300-22756</b>

	Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
<b>4.</b>	<b>A. Personal Auto</b>	<b>B. Private Passenger Automobile</b>

<b>5.</b>			FOR LOSS COSTS ONLY				
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
COVERAGE (See Instructions)	Indicated % Rate Level Change	Requested % Rate Level Change	Expected Loss Ratio	Loss Cost Modification Factor	Selected Loss Cost Multiplier	Expense Constant (If Applicable)	Co. Current Loss Cost Multiplier
<b>Bodily Injury</b>	<b>+17.4%</b>	<b>+3.2%</b>					
<b>Property Damage</b>	<b>+29.1%</b>	<b>+5.3%</b>					
<b>Medical Payments</b>	<b>+21.6%</b>	<b>+4.1%</b>					
<b>Auto, Income and Medical Comprehensive</b>	<b>-5.7%</b>	<b>0.0%</b>					
<b>Collision</b>	<b>+10.0%</b>	<b>+1.0%</b>					
<b>Uninsured Motorist</b>	<b>+2.2%</b>	<b>0.0%</b>					
<b>Road Service</b>	<b>+1.6%</b>	<b>0.0%</b>					
<b>Rental Reimbursement</b>	<b>+20.0%</b>	<b>+3.5%</b>					
<b>Underinsured Motorist</b>	<b>-3.0%</b>	<b>0.0%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>+12.8%</b>	<b>+2.0%</b>					

<b>6.</b>	5 Year History	Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2009</b>	<b>102</b>	<b>-0.4%</b>	<b>3/16/2009</b>	<b>67</b>	<b>38</b>	<b>57.1%</b>	<b>62.0%</b>
<b>2010</b>	<b>146</b>	<b>+0.2%</b>	<b>3/16/2010</b>	<b>88</b>	<b>25</b>	<b>29.0%</b>	<b>62.2%</b>
<b>2011</b>	<b>201</b>	<b>-4.0%</b>	<b>4/1/2011</b>	<b>133</b>	<b>73</b>	<b>55.1%</b>	<b>64.6%</b>
<b>2012</b>	<b>422</b>	<b>-1.4%</b>	<b>3/16/2012</b>	<b>247</b>	<b>167</b>	<b>67.5%</b>	<b>62.0%</b>
<b>2013</b>	<b>1,292</b>			<b>502</b>	<b>250</b>	<b>49.8%</b>	<b>56.8%</b>

<b>7.</b>		
	Expense Constants	Selected Provisions
	A. Total Production Expense	<b>22.1%</b>
	B. General Expense	<b>11.8%</b>
	C. Taxes, License & Fees	<b>3.4%</b>
	D. Underwriting Profit & Contingencies	<b>12.1%</b>
	E. Other (explain) Reinsurance Expense	<b>0.3%</b>
	F. TOTAL	<b>49.7%</b>

- 8.   N   Apply Lost Cost Factors to Future filings? (Y or N)
- 9.  +4.5%  Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_ Territory 85\_\_\_\_\_
- 10.  +0.8%  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_ Territory 2\_\_\_\_\_

## NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR AUTO 011614</b>
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
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	Company Name		Company NAIC Number
<b>3.</b>	<b>A.</b>	<b>Teachers Insurance Company</b>	<b>B.</b>
			<b>300-22683</b>

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
<b>4.</b>	<b>A.</b>	<b>Personal Auto</b>	<b>B.</b>
			<b>Private Passenger Automobile</b>

<b>5.</b>			<b>FOR LOSS COSTS ONLY</b>				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>Bodily Injury</b>	<b>+17.4%</b>	<b>+3.3%</b>					
<b>Property Damage</b>	<b>+29.1%</b>	<b>+5.3%</b>					
<b>Medical Payments</b>	<b>+21.6%</b>	<b>+4.1%</b>					
<b>Auto, Income and Medical</b>	<b>-5.7%</b>	<b>0.0%</b>					
<b>Comprehensive</b>	<b>+8.5%</b>	<b>+1.0%</b>					
<b>Collision</b>	<b>+10.0%</b>	<b>+1.0%</b>					
<b>Uninsured Motorist</b>	<b>+2.2%</b>	<b>0.0%</b>					
<b>Road Service</b>	<b>+1.6%</b>	<b>0.0%</b>					
<b>Rental Reimbursement</b>	<b>+20.0%</b>	<b>+3.5%</b>					
<b>Underinsured Motorist</b>	<b>-3.0%</b>	<b>0.0%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>+12.8%</b>	<b>+2.2%</b>					

<b>6.</b>		5 Year History	Rate Change History				
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2009</b>	<b>525</b>	<b>+0.3%</b>	<b>3/16/2009</b>	<b>359</b>	<b>179</b>	<b>49.8%</b>	<b>58.0%</b>
<b>2010</b>	<b>462</b>	<b>+4.4%</b>	<b>3/16/2010</b>	<b>320</b>	<b>177</b>	<b>55.4%</b>	<b>57.9%</b>
<b>2011</b>	<b>420</b>	<b>+0.9%</b>	<b>4/1/2011</b>	<b>294</b>	<b>168</b>	<b>57.2%</b>	<b>55.0%</b>
<b>2012</b>	<b>372</b>	<b>+0.2%</b>	<b>3/16/2012</b>	<b>271</b>	<b>78</b>	<b>28.9%</b>	<b>54.1%</b>
<b>2013</b>	<b>329</b>			<b>257</b>	<b>88</b>	<b>34.2%</b>	<b>46.9%</b>

<b>7.</b>	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>22.1%</b>
B. General Expense	<b>11.8%</b>
C. Taxes, License & Fees	<b>3.4%</b>
D. Underwriting Profit & Contingencies	<b>12.1%</b>
E. Other (explain) Reinsurance Expense	<b>0.3%</b>
<b>F. TOTAL</b>	<b>49.7%</b>

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)

9.  +4.6%  Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_ Territory 83 \_\_\_\_\_

10.  +1.3%  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_ Territory 81 \_\_\_\_\_

**Horace Mann Insurance Company  
Teachers Insurance Company  
Horace Mann Property and Casualty Insurance Company  
Arkansas  
Private Passenger Automobile  
Filing Memorandum**

Horace Mann Insurance Company, Teachers Insurance Company, and Horace Mann Property and Casualty Insurance Company submit for your review this private passenger automobile filing for Arkansas. The effective date of these changes will be 1/16/2014.

As shown by Exhibit VII, the average premium effect of this revision is +2.0%. Exhibit I shows our five years of experience by coverage. For the liability coverages (BI, PD, MP, PIP, UM, UIM), this experience is based on the five fiscal/accident years April 2008 – March 2013, with losses evaluated as of June 2013. For the physical damage coverages (CP, CL, RS, RR), this experience is based on the five fiscal/accident years July 2008 – June 2013, with losses evaluated as of June 2013. Premiums and losses used are on a total limits basis. The adjusted losses are derived by developing our incurred losses to an ultimate settlement basis and trending them nine months beyond our anticipated effective date. Our loss adjustment expenses are derived by applying a factor to the adjusted losses for each coverage. Due to low credibility, we have calculated our five-year coverage loss ratios using equal weighting of the individual years' loss ratios.

Each five-year loss ratio is credibility weighted with our trended permissible loss ratio to determine our credibility-weighted loss ratio. We then add our fixed expenses, divide by the complement of our variable expenses and subtract unity to arrive at our final indication by coverage.

The indication is calculated using the following formula:

$$(LR \times Z) + \{(1-Z) \times (PLR \times T)\} = CWLR$$

$$\text{Indication} = (CWLR + \text{FX Exp}) / (1 - \text{VAR Exp})$$

CWLR= Credibility-Weighted Loss Ratio

LR = Loss Ratio

PLR = Permissible Loss Ratio

Z = Credibility Factor

T = Net Trend Factor

Our calculation for premium trend accounts for shifts in the distribution of various rating characteristics such as driver classification, increased limits, model year and price group symbols. It is shown in Exhibit II, page 1. The on-level factors used in the calculation of our premium trend adjustment factors are calculated in Exhibit II, page 2. The method for our premium trend calculation is taken from the article "An Introduction to Premium Trend." A copy of this article can be provided upon request.

Exhibit III shows the derivation of our loss trend factors. Exhibit IV depicts our loss development factors as used in the indication. Exhibit V provides our expense exhibit and the derivation of our permissible loss ratio. Our credibility table is displayed in Exhibit VI, page 1. The calculation of our trend factors and the determination of their projection period, as used in our credibility weighting procedures are shown in Exhibit VI, page 2. Exhibit VII details our effects by coverage, company, and territory.

With this filing, we are making the following changes:

- 1) **Revising base rates** - We are revising base rates in all companies and territories to achieve our overall desired effect. Our proposed base rates are summarized in Exhibit VIII, while their derivation is given in Exhibit IX.
  
- 2) **Manual pages** – We have made revisions to our vehicle rules and rates manual, as detailed below:
  - a. Table of Contents – renaming “Policy Term” reference to “Policy Period” as used in Rule II.C.
  - b. Rule I – clarifying educator definition.
  - c. Rule II.C – renaming and clarifying policy term rule.
  - d. Rule III.B – clarifying applicability of 4<sup>th</sup> digit of driver class.
  - e. Rule III.B.3 – clarifying educator definition.
  - f. Rule V.G – removing obsolete endorsement reference.
  - g. Rule V.H – removing obsolete rule.
  - h. Rule VI.C – clarifying fee applicability.
  - i. Rule VII.J – removing obsolete rule.
  - j. Rule VII.K – clarifying coverage eligibility of antique, kit, and electric cars.

**Horace Mann Insurance Company  
Teachers Insurance Company  
Horace Mann Property and Casualty Insurance Company**

**ARKANSAS**

**Auto Rate Filing**

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Horace Mann, Teachers and Horace Mann Property and Casualty Insurance Companies

ARKANSAS

Indication By Coverage

Bodily Injury

Year Ending	Exposures	Earned Premium	Total Premium Trend Factor	Adjusted Premium	Incurred Losses	Loss Adjustment Expenses	Loss Trend Factor	Loss Development Factor	Adjusted Losses and LAE	Loss Ratio
31-Mar-2009	975	\$131,517	0.826	\$108,633	\$36,947	\$6,429	1.178	1.006	\$51,413	47.3%
31-Mar-2010	867	\$117,688	0.859	\$101,094	\$91,294	\$15,885	1.147	1.016	\$124,870	123.5%
31-Mar-2011	833	\$111,504	0.866	\$96,583	\$70,997	\$12,353	1.116	1.047	\$97,397	100.9%
31-Mar-2012	884	\$117,308	0.895	\$104,991	\$73,948	\$12,867	1.086	1.131	\$106,654	101.6%
31-Mar-2013	1,164	\$152,042	0.907	\$137,902	\$73,016	\$12,705	1.057	1.492	\$135,207	98.0%
<b>Totals:</b>	<b>4,722</b>	<b>\$630,060</b>		<b>\$549,183</b>	<b>\$346,202</b>	<b>\$60,239</b>			<b>\$515,542</b>	<b>94.3%</b>

(Weighted 5 year loss ratio of 94.3% is based on weights of 0.20, 0.20, 0.20, 0.20, 0.20.)

Indicated fully credible rate change: = ((94.3% + 15.5%) / (100% - 32.1%)) - 1 = 61.7%

Credibility weight: = 0.20

Credibility weighted loss ratio: (0.20 \* 0.943) + (0.80 \* (1.082 \* 0.524)) = 64.2%

Indicated rate level adjustment: = ((64.2% + 15.5%) / (100% - 32.1%)) - 1 = 17.4%

Property Damage

Year Ending	Exposures	Earned Premium	Total Premium Trend Factor	Adjusted Premium	Incurred Losses	Loss Adjustment Expenses	Loss Trend Factor	Loss Development Factor	Adjusted Losses and LAE	Loss Ratio
31-Mar-2009	974	\$105,604	0.839	\$88,602	\$68,367	\$11,896	1.065	1.000	\$85,458	96.5%
31-Mar-2010	867	\$93,151	0.878	\$81,787	\$53,807	\$9,362	1.055	1.000	\$66,613	81.4%
31-Mar-2011	833	\$93,674	0.838	\$78,499	\$50,327	\$8,757	1.044	1.004	\$61,955	78.9%
31-Mar-2012	885	\$100,202	0.857	\$85,873	\$90,101	\$15,678	1.034	1.013	\$110,840	129.1%
31-Mar-2013	1,164	\$126,809	0.892	\$113,114	\$83,061	\$14,453	1.024	1.076	\$107,493	95.0%
<b>Totals:</b>	<b>4,722</b>	<b>\$519,440</b>		<b>\$447,874</b>	<b>\$345,663</b>	<b>\$60,145</b>			<b>\$432,358</b>	<b>96.2%</b>

(Weighted 5 year loss ratio of 96.2% is based on weights of 0.20, 0.20, 0.20, 0.20, 0.20.)

Indicated fully credible rate change: = ((96.2% + 15.5%) / (100% - 32.1%)) - 1 = 64.5%

Credibility weight: = 0.40

Credibility weighted loss ratio: (0.40 \* 0.962) + (0.60 \* (1.071 \* 0.524)) = 72.1%

Indicated rate level adjustment: = ((72.1% + 15.5%) / (100% - 32.1%)) - 1 = 29.1%

Medical Payments

Year Ending	Exposures	Earned Premium	Total Premium Trend Factor	Adjusted Premium	Incurred Losses	Loss Adjustment Expenses	Loss Trend Factor	Loss Development Factor	Adjusted Losses and LAE	Loss Ratio
31-Mar-2009	718	\$16,639	0.841	\$13,993	\$8,065	\$1,403	1.092	1.000	\$10,343	73.9%
31-Mar-2010	629	\$14,571	0.871	\$12,691	\$15,612	\$2,716	1.078	1.000	\$19,749	155.6%
31-Mar-2011	597	\$13,883	0.858	\$11,912	\$2,137	\$372	1.063	1.019	\$2,718	22.8%
31-Mar-2012	644	\$15,209	0.877	\$13,338	\$28,604	\$4,977	1.049	1.053	\$37,081	278.0%
31-Mar-2013	930	\$21,257	0.886	\$18,834	\$13,826	\$2,406	1.034	1.102	\$18,504	98.2%
<b>Totals:</b>	<b>3,518</b>	<b>\$81,559</b>		<b>\$70,769</b>	<b>\$68,245</b>	<b>\$11,875</b>			<b>\$88,395</b>	<b>125.7%</b>

(Weighted 5 year loss ratio of 125.7% is based on weights of 0.20, 0.20, 0.20, 0.20, 0.20.)

Indicated fully credible rate change: = ((125.7% + 15.5%) / (100% - 32.1%)) - 1 = 108.0%

Credibility weight: = 0.15

Credibility weighted loss ratio: (0.15 \* 1.257) + (0.85 \* (1.082 \* 0.524)) = 67.0%

Indicated rate level adjustment: = ((67.0% + 15.5%) / (100% - 32.1%)) - 1 = 21.6%

Personal Injury Protection

Year Ending	Exposures	Earned Premium	Total Premium Trend Factor	Adjusted Premium	Incurred Losses	Loss Adjustment Expenses	Loss Trend Factor	Loss Development Factor	Adjusted Losses and LAE	Loss Ratio
31-Mar-2009	346	\$8,901	1.021	\$9,088	\$1,000	\$174	1.202	1.034	\$1,459	16.0%
31-Mar-2010	298	\$7,823	0.992	\$7,760	\$0	\$0	1.166	1.037	\$0	0.0%
31-Mar-2011	289	\$7,521	0.970	\$7,296	\$0	\$0	1.131	1.056	\$0	0.0%
31-Mar-2012	305	\$9,299	1.029	\$9,568	\$0	\$0	1.097	1.158	\$0	0.0%
31-Mar-2013	689	\$16,797	1.018	\$17,099	\$0	\$0	1.064	1.150	\$0	0.0%
<b>Totals:</b>	<b>2,007</b>	<b>\$50,341</b>		<b>\$50,812</b>	<b>\$1,000</b>	<b>\$174</b>			<b>\$1,459</b>	<b>3.2%</b>

(Weighted 5 year loss ratio of 03.2% is based on weights of 0.20, 0.20, 0.20, 0.20, 0.20.)

Indicated fully credible rate change: = ((3.2% + 15.5%) / (100% - 32.1%)) - 1 = -72.4%

Credibility weight: = 0.10

Credibility weighted loss ratio: (0.10 \* 0.032) + (0.90 \* (1.022 \* 0.524)) = 48.5%

Indicated rate level adjustment: = ((48.5% + 15.5%) / (100% - 32.1%)) - 1 = - 5.7%

Uninsured Motorist

Year Ending	Exposures	Earned Premium	Total Premium Trend Factor	Adjusted Premium	Incurred Losses	Loss Adjustment Expenses	Loss Trend Factor	Loss Development Factor	Adjusted Losses and LAE	Loss Ratio
31-Mar-2009	875	\$27,545	1.077	\$29,666	\$25,075	\$4,363	1.178	1.054	\$36,558	123.2%
31-Mar-2010	772	\$25,866	1.078	\$27,884	\$4,817	\$838	1.147	1.106	\$7,173	25.7%
31-Mar-2011	744	\$28,370	0.997	\$28,285	\$10,854	\$1,889	1.116	1.173	\$16,683	59.0%
31-Mar-2012	809	\$32,543	0.977	\$31,794	\$792	\$138	1.086	1.331	\$1,344	4.2%
31-Mar-2013	1,097	\$43,308	0.979	\$42,399	\$6,521	\$1,135	1.057	1.843	\$14,916	35.2%
<b>Totals:</b>	<b>4,297</b>	<b>\$157,633</b>		<b>\$160,028</b>	<b>\$48,060</b>	<b>\$8,362</b>			<b>\$76,674</b>	<b>49.5%</b>

(Weighted 5 year loss ratio of 49.5% is based on weights of 0.20, 0.20, 0.20, 0.20, 0.20.)

Indicated fully credible rate change: = ((49.5% + 15.5%) / (100% - 32.1%)) - 1 = - 4.3%

Credibility weight: = 0.10

Credibility weighted loss ratio: (0.10 \* 0.495) + (0.90 \* (1.038 \* 0.524)) = 53.9%

Indicated rate level adjustment: = ((53.9% + 15.5%) / (100% - 32.1%)) - 1 = 2.2%

Horace Mann, Teachers and Horace Mann Property and Casualty Insurance Companies  
ARKANSAS  
Indication By Coverage

Collision

Year Ending	Exposures	Earned Premium	Total Premium Trend Factor	Adjusted Premium	Incurred Losses	Loss Adjustment Expenses	Loss Trend Factor	Loss Development Factor	Adjusted Losses and LAE	Loss Ratio
30-Jun-2009	565	\$171,162	0.850	\$145,488	\$97,179	\$15,160	1.040	1.000	\$116,852	80.3%
30-Jun-2010	522	\$161,359	0.863	\$139,253	\$61,802	\$9,610	1.038	1.000	\$73,888	53.1%
30-Jun-2011	528	\$164,550	0.875	\$143,981	\$80,689	\$12,589	1.035	1.000	\$96,554	67.1%
30-Jun-2012	603	\$192,568	0.893	\$171,964	\$53,102	\$8,284	1.032	1.003	\$63,567	37.0%
30-Jun-2013	899	\$264,155	0.928	\$245,136	\$125,654	\$19,602	1.030	1.035	\$154,831	63.2%
<b>Totals:</b>	<b>3,117</b>	<b>\$953,794</b>		<b>\$845,821</b>	<b>\$418,236</b>	<b>\$65,245</b>			<b>\$505,692</b>	<b>60.1%</b>

(Weighted 5 year loss ratio of 60.1% is based on weights of 0.20, 0.20, 0.20, 0.20, 0.20.)

Indicated fully credible rate change: = ((60.1% + 15.3%) / (100% - 37.3%)) - 1 = 20.3%

Credibility weight: = 0.35

Credibility weighted loss ratio: (0.35 \* 0.601) + (0.65 \* (1.059 \* 0.474)) = 53.7%

Indicated rate level adjustment: = ((53.7% + 15.3%) / (100% - 37.3%)) - 1 = 10.0%

Comprehensive

Year Ending	Exposures	Earned Premium	Total Premium Trend Factor	Adjusted Premium	Incurred Losses	Loss Adjustment Expenses	Loss Trend Factor	Loss Development Factor	Adjusted Losses and LAE	Loss Ratio
30-Jun-2009	586	\$124,298	0.869	\$108,015	\$63,916	\$9,971	1.035	1.000	\$76,475	70.8%
30-Jun-2010	540	\$118,509	0.882	\$104,525	\$70,656	\$11,022	1.028	1.000	\$83,987	80.4%
30-Jun-2011	546	\$121,245	0.881	\$106,817	\$61,124	\$9,535	1.022	1.002	\$72,326	67.7%
30-Jun-2012	616	\$139,185	0.905	\$125,962	\$29,844	\$4,656	1.015	1.008	\$35,292	28.0%
30-Jun-2013	911	\$192,396	0.929	\$178,736	\$56,211	\$8,769	1.008	1.089	\$71,345	39.9%
<b>Totals:</b>	<b>3,198</b>	<b>\$695,633</b>		<b>\$624,055</b>	<b>\$281,750</b>	<b>\$43,953</b>			<b>\$339,425</b>	<b>57.4%</b>

(Weighted 5 year loss ratio of 57.4% is based on weights of 0.20, 0.20, 0.20, 0.20, 0.20.)

Indicated fully credible rate change: = ((57.4% + 15.3%) / (100% - 37.3%)) - 1 = 15.9%

Credibility weight: = 0.40

Credibility weighted loss ratio: (0.40 \* 0.574) + (0.60 \* (1.046 \* 0.474)) = 52.7%

Indicated rate level adjustment: = ((52.7% + 15.3%) / (100% - 37.3%)) - 1 = 8.5%

Road Service

Year Ending	Exposures	Earned Premium	Total Premium Trend Factor	Adjusted Premium	Incurred Losses	Loss Adjustment Expenses	Loss Trend Factor	Loss Development Factor	Adjusted Losses and LAE	Loss Ratio
30-Jun-2009	259	\$1,486	0.985	\$1,464	\$517	\$81	1.040	1.000	\$622	42.5%
30-Jun-2010	243	\$1,419	0.987	\$1,401	\$594	\$93	1.038	1.000	\$713	50.9%
30-Jun-2011	253	\$1,431	1.002	\$1,434	\$146	\$23	1.035	1.002	\$174	12.2%
30-Jun-2012	339	\$1,811	1.005	\$1,821	\$889	\$139	1.032	1.008	\$1,069	58.7%
30-Jun-2013	651	\$3,097	1.000	\$3,098	\$1,204	\$188	1.030	1.089	\$1,562	50.4%
<b>Totals:</b>	<b>1,744</b>	<b>\$9,245</b>		<b>\$9,217</b>	<b>\$3,350</b>	<b>\$523</b>			<b>\$4,139</b>	<b>42.9%</b>

(Weighted 5 year loss ratio of 42.9% is based on weights of 0.20, 0.20, 0.20, 0.20, 0.20.)

Indicated fully credible rate change: = ((42.9% + 15.3%) / (100% - 37.3%)) - 1 = -7.1%

Credibility weight: = 0.25

Credibility weighted loss ratio: (0.25 \* 0.429) + (0.75 \* (1.059 \* 0.474)) = 48.4%

Indicated rate level adjustment: = ((48.4% + 15.3%) / (100% - 37.3%)) - 1 = 1.6%

Rental Reimbursement

Year Ending	Exposures	Earned Premium	Total Premium Trend Factor	Adjusted Premium	Incurred Losses	Loss Adjustment Expenses	Loss Trend Factor	Loss Development Factor	Adjusted Losses and LAE	Loss Ratio
30-Jun-2009	123	\$2,520	0.981	\$2,473	\$3,014	\$470	1.040	1.000	\$3,625	146.6%
30-Jun-2010	120	\$2,550	0.982	\$2,504	\$2,370	\$370	1.038	1.000	\$2,843	113.5%
30-Jun-2011	143	\$2,942	0.982	\$2,919	\$1,770	\$276	1.035	1.000	\$2,118	72.6%
30-Jun-2012	228	\$4,654	1.001	\$4,660	\$3,088	\$482	1.032	1.003	\$3,696	79.3%
30-Jun-2013	499	\$9,782	1.000	\$9,783	\$6,624	\$1,033	1.030	1.035	\$8,162	83.4%
<b>Totals:</b>	<b>1,113</b>	<b>\$22,448</b>		<b>\$22,339</b>	<b>\$16,866</b>	<b>\$2,631</b>			<b>\$20,443</b>	<b>99.1%</b>

(Weighted 5 year loss ratio of 99.1% is based on weights of 0.20, 0.20, 0.20, 0.20, 0.20.)

Indicated fully credible rate change: = ((99.1% + 15.3%) / (100% - 37.3%)) - 1 = 82.4%

Credibility weight: = 0.20

Credibility weighted loss ratio: (0.20 \* 0.991) + (0.80 \* (1.059 \* 0.474)) = 60.0%

Indicated rate level adjustment: = ((60.0% + 15.3%) / (100% - 37.3%)) - 1 = 20.0%

Underinsured Motorist

Year Ending	Exposures	Earned Premium	Total Premium Trend Factor	Adjusted Premium	Incurred Losses	Loss Adjustment Expenses	Loss Trend Factor	Loss Development Factor	Adjusted Losses and LAE	Loss Ratio
31-Mar-2009	576	\$17,116	0.749	\$12,820	\$840	\$146	1.178	1.054	\$1,225	9.6%
31-Mar-2010	517	\$16,943	0.774	\$13,114	\$0	\$0	1.147	1.106	\$0	0.0%
31-Mar-2011	501	\$17,983	0.815	\$14,656	\$750	\$131	1.116	1.173	\$1,153	7.9%
31-Mar-2012	585	\$21,527	0.849	\$18,276	\$0	\$0	1.086	1.331	\$0	0.0%
31-Mar-2013	900	\$29,612	0.927	\$27,451	\$0	\$0	1.057	1.843	\$0	0.0%
<b>Totals:</b>	<b>3,079</b>	<b>\$103,181</b>		<b>\$86,316</b>	<b>\$1,590</b>	<b>\$277</b>			<b>\$2,377</b>	<b>3.5%</b>

(Weighted 5 year loss ratio of 03.5% is based on weights of 0.20, 0.20, 0.20, 0.20, 0.20.)

Indicated fully credible rate change: = ((3.5% + 15.5%) / (100% - 32.1%)) - 1 = -72.0%

Credibility weight: = 0.10

Credibility weighted loss ratio: (0.10 \* 0.035) + (0.90 \* (1.060 \* 0.524)) = 50.4%

Indicated rate level adjustment: = ((50.4% + 15.5%) / (100% - 32.1%)) - 1 = -3.0%

Horace Mann, Teachers and Horace Mann Property and Casualty Insurance Companies  
ARKANSAS  
Indication By Coverage

Statewide						
Year Ending	Exposures	Earned Premium	Adjusted Premium	Incurred Losses	Adjusted Losses	Loss Ratio
2009	975	\$606,789	\$520,241	\$304,921	\$384,028	73.8%
2010	867	\$559,879	\$492,012	\$300,751	\$379,835	77.2%
2011	833	\$563,104	\$492,361	\$278,805	\$351,078	71.3%
2012	884	\$634,305	\$568,246	\$280,368	\$359,544	63.3%
2013	1,164	\$859,257	\$793,552	\$366,118	\$512,020	64.5%
<b>Totals:</b>	4,722	\$3,223,334	\$2,866,413	\$1,530,962	\$1,986,505	70.0%

(Weighted 5 year loss ratio of 70.0% is based on weights of 0.20, 0.20, 0.20, 0.20, 0.20.)

Indicated fully credible rate level adjustment =  $((70.0\% + 15.4\%) / (100\% - 34.3\%)) - 1 = 30.0\%$

Credibility weighted rate change: 12.8%

Summary of Credibility weighted indicated rate level adjustment:

BI	PD	MP	BI	UM	COLL	COMP	RS	RR	UIM	STATE
17.4%	29.1%	21.6%	-5.7%	2.2%	10.0%	8.5%	1.6%	20.0%	-3.0%	12.8%

Horace Mann, Teachers and Horace Mann Property and Casualty Insurance Companies  
ARKANSAS  
Premium Adjustment Factor Calculation

	(1)	(2)	(3)							(4)	(5)	(6)	
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Historical Premium Trend	Years of Historical Trend	Projected Premium Trend	Years of Projected Trend	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
BI	3/31/2009	975	131,517	\$146	-4.0%	4.00	-5.0%	2.04	0.849	0.901	0.765	1.080	0.826
	3/31/2010	867	117,688	\$146	-4.0%	3.00	-5.0%	2.04	0.885	0.901	0.797	1.078	0.859
	3/31/2011	833	111,504	\$140	-4.0%	2.00	-5.0%	2.04	0.922	0.901	0.830	1.044	0.866
	3/31/2012	884	117,308	\$137	-4.0%	1.00	-5.0%	2.04	0.960	0.901	0.865	1.035	0.895
	3/31/2013	1,164	152,042	\$131	-4.0%	0.00	-5.0%	2.04	1.000	0.901	0.901	1.006	0.907

	(1)	(2)	(3)							(4)	(5)	(6)	
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Historical Premium Trend	Years of Historical Trend	Projected Premium Trend	Years of Projected Trend	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
PD	3/31/2009	974	105,604	\$122	-4.4%	4.00	-5.5%	2.04	0.835	0.891	0.744	1.128	0.839
	3/31/2010	867	93,151	\$121	-4.4%	3.00	-5.5%	2.04	0.874	0.891	0.778	1.128	0.878
	3/31/2011	833	93,674	\$116	-4.4%	2.00	-5.5%	2.04	0.914	0.891	0.814	1.030	0.838
	3/31/2012	885	100,202	\$114	-4.4%	1.00	-5.5%	2.04	0.956	0.891	0.852	1.006	0.857
	3/31/2013	1,164	126,809	\$109	-4.4%	0.00	-5.5%	2.04	1.000	0.891	0.891	1.001	0.892

	(1)	(2)	(3)							(4)	(5)	(6)	
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Historical Premium Trend	Years of Historical Trend	Projected Premium Trend	Years of Projected Trend	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
MP	3/31/2009	718	16,639	\$25	-3.4%	4.00	-6.0%	2.04	0.871	0.881	0.767	1.097	0.841
	3/31/2010	629	14,571	\$25	-3.4%	3.00	-6.0%	2.04	0.901	0.881	0.794	1.097	0.871
	3/31/2011	597	13,883	\$24	-3.4%	2.00	-6.0%	2.04	0.933	0.881	0.822	1.043	0.858
	3/31/2012	644	15,209	\$24	-3.4%	1.00	-6.0%	2.04	0.966	0.881	0.851	1.031	0.877
	3/31/2013	930	21,257	\$23	-3.4%	0.00	-6.0%	2.04	1.000	0.881	0.881	1.006	0.886

	(1)	(2)	(3)							(4)	(5)	(6)	
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Historical Premium Trend	Years of Historical Trend	Projected Premium Trend	Years of Projected Trend	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
PIP	3/31/2009	346	8,901	\$22	3.9%	4.00	0.9%	2.04	1.165	1.018	1.187	0.860	1.021
	3/31/2010	298	7,823	\$23	3.9%	3.00	0.9%	2.04	1.122	1.018	1.142	0.869	0.992
	3/31/2011	289	7,521	\$23	3.9%	2.00	0.9%	2.04	1.080	1.018	1.099	0.883	0.970
	3/31/2012	385	9,299	\$23	3.9%	1.00	0.9%	2.04	1.039	1.018	1.058	0.972	1.029
	3/31/2013	689	16,797	\$24	3.9%	0.00	0.9%	2.04	1.000	1.018	1.018	1.000	1.018

	(1)	(2)	(3)							(4)	(5)	(6)	
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Historical Premium Trend	Years of Historical Trend	Projected Premium Trend	Years of Projected Trend	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
UM	3/31/2009	875	27,545	\$35	0.0%	4.00	-1.0%	2.04	1.000	0.980	0.980	1.099	1.077
	3/31/2010	772	25,866	\$37	0.0%	3.00	-1.0%	2.04	1.000	0.980	0.980	1.100	1.078
	3/31/2011	744	28,370	\$39	0.0%	2.00	-1.0%	2.04	1.000	0.980	0.980	1.018	0.997
	3/31/2012	809	32,543	\$40	0.0%	1.00	-1.0%	2.04	1.000	0.980	0.980	0.996	0.977
	3/31/2013	1,097	43,308	\$39	0.0%	0.00	-1.0%	2.04	1.000	0.980	0.980	0.999	0.979

	(1)	(2)	(3)							(4)	(5)	(6)	
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Historical Premium Trend	Years of Historical Trend	Projected Premium Trend	Years of Projected Trend	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
CL	6/30/2009	565	171,162	\$293	-1.4%	4.00	-4.0%	1.79	0.945	0.929	0.878	0.968	0.850
	6/30/2010	522	161,359	\$299	-1.4%	3.00	-4.0%	1.79	0.959	0.929	0.891	0.968	0.863
	6/30/2011	528	164,550	\$302	-1.4%	2.00	-4.0%	1.79	0.972	0.929	0.904	0.968	0.875
	6/30/2012	603	192,568	\$311	-1.4%	1.00	-4.0%	1.79	0.986	0.929	0.916	0.975	0.893
	6/30/2013	899	264,155	\$293	-1.4%	0.00	-4.0%	1.79	1.000	0.929	0.929	0.999	0.928

	(1)	(2)	(3)							(4)	(5)	(6)	
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Historical Premium Trend	Years of Historical Trend	Projected Premium Trend	Years of Projected Trend	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
CP	6/30/2009	586	124,298	\$219	-2.4%	4.00	-4.0%	1.79	0.907	0.929	0.843	1.031	0.869
	6/30/2010	540	118,509	\$224	-2.4%	3.00	-4.0%	1.79	0.930	0.929	0.864	1.021	0.882
	6/30/2011	546	121,245	\$221	-2.4%	2.00	-4.0%	1.79	0.953	0.929	0.885	0.995	0.881
	6/30/2012	616	139,185	\$225	-2.4%	1.00	-4.0%	1.79	0.976	0.929	0.907	0.998	0.905
	6/30/2013	911	192,396	\$211	-2.4%	0.00	-4.0%	1.79	1.000	0.929	0.929	1.000	0.929

	(1)	(2)	(3)							(4)	(5)	(6)	
	Year Ending	Exposures	Earned Premium	Average Premium @ CRL	Historical Premium Trend	Years of Historical Trend	Projected Premium Trend	Years of Projected Trend	Step1 Trend Factor	Step2 Trend Factor	Total Premium Trend Factor	On level Factor	Total Premium Adjustment Factor
UIM	6/30/2009	576	17,116	\$27	-3.1%	4.00	-3.1%	2.04	0.882	0.938	0.827	0.905	0.749
	6/30/2010	517	16,943	\$30	-3.1%	3.00	-3.1%	2.04	0.910	0.938	0.853	0.907	0.774
	6/30/2011	501	17,983	\$33	-3.1%	2.00	-3.1%	2.04	0.939	0.938	0.880	0.926	0.815
	6/30/2012	585	21,527	\$34	-3.1%	1.00	-3.1%	2.04	0.969	0.938	0.909	0.934	0.849
	6/30/2013	900	29,612	\$33	-3.1%	0.00	-3.1%	2.04	1.000	0.938	0.938	0.988	0.927

Earned Premiums at current are projected to: 10/16/2014  
(6) = (4) \* (5)

Total Premium Adjusted Factor Table

Year Ending	BI	PD	MP	UM	COLL	COMP	UIM
2009	0.826	0.839	0.841	1.077	0.850	0.869	0.749
2010	0.859	0.878	0.871	1.078	0.863	0.882	0.774
2011	0.866	0.838	0.858	0.997	0.875	0.881	0.815
2012	0.895	0.857	0.877	0.977	0.893	0.905	0.849
2013	0.907	0.892	0.886	0.979	0.928	0.929	0.927

**Horace Mann, Teachers and Horace Mann Property and Casualty Insurance Companies  
ARKANSAS  
On-Level Factors**

**Effects by Coverage**

<b>Effective Date</b>	<b>Bodily Injury</b>	<b>Property Damage</b>	<b>Medical Payments</b>	<b>Personal Injury Protection</b>	<b>Uninsured Motorist</b>	<b>Collision</b>	<b>Comprehensive</b>	<b>Road Service</b>	<b>Rental Reimbursement</b>	<b>Underinsured Motorist</b>
<b>3/16/2009</b>	0.2%	-0.1%	0.0%	-1.3%	-0.2%	0.0%	0.9%	-0.1%	0.0%	-0.3%
<b>3/16/2010</b>	4.1%	12.2%	6.5%	-1.7%	10.3%	0.0%	2.9%	-1.6%	-1.1%	-2.4%
<b>4/1/2011</b>	0.0%	0.0%	-0.1%	-11.2%	0.2%	-0.5%	-0.4%	-0.4%	-1.0%	-0.5%
<b>3/16/2012</b>	3.5%	0.6%	3.1%	-0.2%	-0.4%	-2.7%	-0.2%	0.6%	0.2%	-6.5%

**Earned Premium On-Level Factors for Fiscal/Accident Year as of:**

<b>Coverage</b>	<b>31-Mar-2009</b>	<b>31-Mar-2010</b>	<b>31-Mar-2011</b>	<b>31-Mar-2012</b>	<b>31-Mar-2013</b>
<b>Bodily Injury</b>	1.080	1.078	1.044	1.035	1.006
<b>Property Damage</b>	1.128	1.128	1.030	1.006	1.001
<b>Medical Payments</b>	1.097	1.097	1.043	1.031	1.006
<b>Personal Injury Protection</b>	0.860	0.869	0.883	0.972	1.000
<b>Uninsured Motorist</b>	1.099	1.100	1.018	0.996	0.999
<b>Underinsured Motorist</b>	0.905	0.907	0.926	0.934	0.988
	<b>30-Jun-2009</b>	<b>30-Jun-2010</b>	<b>30-Jun-2011</b>	<b>30-Jun-2012</b>	<b>30-Jun-2013</b>
<b>Collision</b>	0.968	0.968	0.968	0.975	0.999
<b>Comprehensive</b>	1.031	1.021	0.995	0.998	1.000
<b>Road Service</b>	0.985	0.987	1.002	1.005	1.000
<b>Rental Reimbursement</b>	0.981	0.982	0.992	1.001	1.000

Horace Mann, Teachers and Horace Mann Property and Casualty Insurance Companies  
ARKANSAS

Loss Trend Factors

Pure Premium Trend Calculation

Severity Historical Trend

Coverage	HM State				HM Countrywide				Fast Track State				Credibility Weighted Severity Change	Selected Severity Change
	Standard Error	Credibility	Indicated Annual Rate of Change	Selected Rate of Change	Standard Error	Credibility	Indicated Rate of Change	Selected Rate of Change	Standard Error	Credibility	Annual Rate of Change	Selected Rate of Change		
BI/UM/UIM	8,582	14.1%	2.1%	3.1%	611	43.0%	1.1%	1.0%	792	43.0%	3.1%	3.1%	2.2%	2.2%
PD	888	8.0%	-0.8%	1.8%	34	46.0%	2.2%	2.0%	43	46.0%	1.8%	1.8%	1.9%	1.9%
MP	9,273	8.9%	123.8%	3.1%	113	45.6%	1.5%	1.0%	792	45.6%	3.1%	3.1%	2.1%	2.1%
PIP	5	99.1%	-21.9%	3.1%	523	0.4%	2.0%	2.0%	0	0.4%	0.0%	0.0%	3.1%	3.1%
CL/RR/RS	4,539	4.1%	-16.8%	1.8%	93	48.0%	-0.3%	0.0%	100	48.0%	1.7%	1.8%	0.9%	0.9%
CP	600	35.7%	-1.5%	-1.5%	69	32.2%	0.1%	1.0%	264	32.2%	1.6%	1.6%	0.3%	0.3%

Severity Projected Trend

Coverage	HM State				HM Countrywide				Fast Track State				Credibility Weighted Severity Change	Selected Severity Change
	Standard Error	Credibility	Indicated Annual Rate of Change	Selected Rate of Change	Standard Error	Credibility	Indicated Rate of Change	Selected Rate of Change	Standard Error	Credibility	Annual Rate of Change	Selected Rate of Change		
BI/UM/UIM	2,758	47.2%	3.4%	3.1%	945	26.4%	0.8%	0.0%	1,517	26.4%	-4.0%	3.1%	2.3%	2.3%
PD	2,281	3.7%	2.5%	1.5%	20	48.2%	5.2%	2.5%	68	48.2%	1.1%	1.5%	2.0%	2.0%
MP	19,539	7.9%	-72.7%	3.1%	166	46.0%	1.9%	0.0%	1,517	46.0%	-4.0%	3.1%	1.7%	1.7%
PIP	0	100.0%	0.0%	3.1%	388	0.0%	7.5%	4.0%	0	0.0%	0.0%	0.0%	3.1%	3.1%
CL/RR/RS	5,811	3.3%	-77.7%	3.0%	92	48.4%	5.1%	1.5%	105	48.4%	-1.9%	3.0%	2.3%	2.3%
CP	575	35.7%	27.3%	3.2%	34	32.2%	6.5%	6.0%	285	32.2%	-14.5%	3.2%	4.1%	4.1%

Frequency Historical Trend

Coverage	HM State				HM Countrywide				Fast Track State				Credibility Weighted Frequency Change	Selected Frequency Change
	Standard Error	Credibility	Indicated Annual Rate of Change	Selected Rate of Change	Standard Error	Credibility	Indicated Rate of Change	Selected Rate of Change	Standard Error	Credibility	Annual Rate of Change	Selected Rate of Change		
BI/UM/UIM	0.0179	7.7%	1.0%	1.0%	0.0011	46.1%	4.0%	3.5%	0.0004	46.1%	-2.5%	-2.5%	0.5%	0.5%
PD	0.0158	16.2%	-5.2%	-1.2%	0.0020	41.9%	-0.8%	-0.5%	0.0010	41.9%	-1.2%	-1.2%	-0.9%	-0.9%
MP	0.2693	0.4%	-43.0%	-2.5%	0.0008	49.8%	1.4%	1.0%	0.0004	49.8%	-2.5%	-2.5%	-0.8%	-0.8%
PIP	1.0224	0.1%	16.9%	-2.5%	0.0013	49.9%	0.2%	0.0%	0.0000	49.9%	0.0%	0.0%	0.0%	0.0%
CL/RR/RS	0.0240	12.5%	-4.7%	-1.6%	0.0021	43.8%	0.6%	0.5%	0.0013	43.8%	-1.6%	-1.6%	-0.7%	-0.7%
CP	0.0226	43.0%	2.7%	0.3%	0.0039	28.5%	0.7%	0.5%	0.0131	28.5%	0.3%	0.3%	0.4%	0.4%

Frequency Projected Trend

Coverage	HM State				HM Countrywide				Fast Track State				Credibility Weighted Frequency Change	Selected Frequency Change
	Standard Error	Credibility	Indicated Annual Rate of Change	Selected Rate of Change	Standard Error	Credibility	Indicated Rate of Change	Selected Rate of Change	Standard Error	Credibility	Annual Rate of Change	Selected Rate of Change		
BI/UM/UIM	0.0126	6.5%	-4.8%	0.0%	0.0006	46.7%	-9.3%	1.0%	0.0003	46.7%	4.3%	0.0%	0.5%	0.5%
PD	0.0244	10.1%	-14.2%	-1.0%	0.0016	44.9%	-6.6%	-0.5%	0.0011	44.9%	1.6%	-1.0%	-0.8%	-0.8%
MP	0.0061	13.1%	-30.1%	0.0%	0.0006	43.5%	-0.3%	0.0%	0.0003	43.5%	4.3%	0.0%	0.0%	0.0%
PIP	0.0000	100.0%	0.0%	0.0%	0.0010	0.0%	7.1%	0.0%	0.0000	0.0%	0.0%	0.0%	0.0%	0.0%
CL/RR/RS	0.0369	5.3%	4.6%	-1.6%	0.0017	47.3%	-2.9%	0.5%	0.0004	47.3%	-1.7%	-1.6%	-0.6%	-0.6%
CP	0.0236	42.1%	19.4%	-3.5%	0.0013	29.0%	-9.8%	-3.5%	0.0159	29.0%	-18.5%	-3.5%	-3.5%	-3.5%

Trend Summary

Coverage	Selected Historical Change			Selected Projected Change		
	Severity	Frequency	Pure Premium	Severity	Frequency	Pure Premium
BI/UM/UIM	2.2%	0.5%	2.7%	2.3%	0.5%	2.8%
PD	1.9%	-0.9%	1.0%	2.0%	-0.8%	1.2%
MP	2.1%	-0.8%	1.4%	1.7%	0.0%	1.7%
PIP	3.1%	0.0%	3.1%	3.1%	0.0%	3.1%
CL/RR/RS	0.9%	-0.7%	0.2%	2.3%	-0.6%	1.7%
CP	0.3%	0.4%	0.7%	4.1%	-3.5%	0.5%

Pure Premium Trend Factors

Coverage	Trend Factor 2009	Trend Factor 2010	Trend Factor 2011	Trend Factor 2012	Trend Factor 2013
BI/UM/UIM	1.178	1.147	1.116	1.086	1.057
PD	1.065	1.055	1.044	1.034	1.024
MP	1.092	1.078	1.063	1.049	1.034
PIP	1.202	1.166	1.131	1.097	1.064
CL/RR/RS	1.040	1.038	1.035	1.032	1.030
CP	1.035	1.028	1.022	1.015	1.008

Length of Pure Premium Trend

	Historical Trend				
	2008	2009	2011	2012	2013
Liability	4.00	3.00	2.00	1.00	0.00
PhysDam	4.00	3.00	2.00	1.00	0.00

	Projected Trend				
	2008	2009	2011	2012	2013
Liability	2.04	2.04	2.04	2.04	2.04
PhysDam	1.79	1.79	1.79	1.79	1.79

Note:  
Credibility formula  $Z = 1 / (1 + HM\ State\ SE / (HM\ Countrywide\ SE + FT\ State\ SE))$   
Credibility Weighted Trend =  $Z * (HM\ State\ Trend) + (1 - Z) * (0.5 * HM\ CW\ Trend + 0.5 * FT\ State\ Trend)$

**Horace Mann, Teachers and Horace Mann Property and Casualty Insurance Companies**  
**ARKANSAS**  
**Loss Development Factors**

	<b>63 months to ultimate</b>	<b>51 months to ultimate</b>	<b>39 months to ultimate</b>	<b>27 months to ultimate</b>	<b>15 months to ultimate</b>
<b>Bodily Injury</b>	1.006	1.016	1.047	1.131	1.492
<b>Property Damage</b>	1.000	1.000	1.004	1.013	1.076
<b>Medical Payments</b>	1.000	1.000	1.019	1.053	1.102
<b>Personal Injury Protection</b>	1.034	1.037	1.056	1.158	1.150
<b>Uninsured Motorist</b>	1.054	1.106	1.173	1.331	1.843
<b>Underinsured Motorist</b>	1.054	1.106	1.173	1.331	1.843
	<b>60 months to ultimate</b>	<b>48 months to ultimate</b>	<b>36 months to ultimate</b>	<b>24 months to ultimate</b>	<b>12 months to ultimate</b>
<b>Collision</b>	1.000	1.000	1.000	1.003	1.035
<b>Comprehensive</b>	1.000	1.000	1.002	1.008	1.089
<b>Road Service</b>	1.000	1.000	1.002	1.008	1.089
<b>Rental Reimbursement</b>	1.000	1.000	1.000	1.003	1.035

**Horace Mann\Horace Mann P&C\Teachers Insurance Companies Combined  
Arkansas  
Expense Exhibit**

**Private Passenger Automobile  
(\$ x1000)**

	2010		2011		2012	
	\$	%	\$	%	\$	%
Direct Written Premiums	374,415		362,434		362,397	
Direct Earned Premiums	373,837		365,420		359,275	
Direct Commissions (W)	29,085	7.8%	29,532	8.1%	31,755	8.8%
Other Acquisition Expenses (E)	17,747	4.7%	17,725	4.9%	14,168	3.9%
General Expenses (E)	39,199	10.5%	39,455	10.8%	43,861	12.2%
Taxes, Licenses & Fees (W)	9,825	2.6%	9,451	2.6%	9,616	2.7%
		25.6%		26.4%		27.6%

**Anticipated 2012 Permissible Loss Ratio**

**Liability**

	<u>Total</u>	<u>Fixed</u>	<u>Variable</u>
Commissions	17.2%	0.0%	17.2%
Other Acquisition Expenses	4.9%	4.4%	0.5%
General Expenses	11.8%	10.7%	1.1%
Taxes, Licenses & Fees	3.4%	0.0%	3.4%
Reinsurance Expense	0.3%	0.3%	0.0%
Underwriting Profit & Contingencies	<u>10.0%</u>	<u>0.0%</u>	<u>10.0%</u>
Total Expenses & Profit	47.6%	15.5%	32.1%
Permissible Loss Ratio	52.4%		

**Physical Damage**

	<u>Total</u>	<u>Fixed</u>	<u>Variable</u>
Commissions	17.4%	0.0%	17.4%
Other Acquisition Expenses	4.8%	4.4%	0.5%
General Expenses	11.7%	10.6%	1.1%
Taxes, Licenses & Fees	3.3%	0.0%	3.3%
Reinsurance Expense	0.3%	0.3%	0.0%
Underwriting Profit & Contingencies	<u>15.0%</u>	<u>0.0%</u>	<u>15.0%</u>
Total Expenses & Profit	52.7%	15.3%	37.3%
Permissible Loss Ratio	47.3%		

**Statewide**

Total Expenses & Profit	49.7%	15.4%	34.3%
Permissible Loss Ratio	50.3%		

NOTE: Captions designated by (W) are ratioed to written premiums; those by (E) are ratioed to earned premiums.

**Horace Mann, Teachers and Horace Mann Property and Casualty Insurance Companies**  
**ARKANSAS**  
**Personal Automobile Credibility Table**  
**(Based on the number of exposures.)\***

Credibility	Standard Credibility Table (Based on # of claims)	Bodily Injury (Assuming a frequency of 1.3 %)	Property Damage (Assuming a frequency of 4.3 %)	Medical Payments (Assuming a frequency of .93%)	PIP & AIM (Assuming a frequency of 1.2 %)	Collision, Road Service & Rental Reimbursement (Assuming a frequency of 4.84%)	Comprehensive (Assuming a frequency of 6.44%)	Uninsured Motorist & Underinsured Motorist (Assuming a frequency of 0.45%)
0.00	0 - 2	0 - 207	0 - 62	0 - 290	0 - 224	0 - 55	0 - 41	0 - 600
0.05	3 - 10	208 - 831	63 - 251	291 - 1162	225 - 901	56 - 223	42 - 167	601 - 2403
0.10	11 - 23	832 - 1872	252 - 565	1163 - 2617	902 - 2028	224 - 502	168 - 377	2404 - 5409
0.15	24 - 42	1873 - 3328	566 - 1006	2618 - 4653	2029 - 3606	503 - 893	378 - 671	5410 - 9617
0.20	43 - 67	3329 - 5201	1007 - 1572	4654 - 7271	3607 - 5634	894 - 1396	672 - 1049	9618 - 15027
0.25	68 - 96	5202 - 7490	1573 - 2264	7272 - 10470	5635 - 8114	1397 - 2011	1050 - 1511	15028 - 21639
0.30	97 - 132	7491 - 10195	2265 - 3081	10471 - 14251	8115 - 11044	2012 - 2738	1512 - 2057	21640 - 29453
0.35	133 - 172	10196 - 13316	3082 - 4025	14252 - 18614	11045 - 14426	2739 - 3576	2058 - 2687	29454 - 38470
0.40	173 - 218	13317 - 16853	4026 - 5094	18615 - 23559	14427 - 18258	3577 - 4526	2688 - 3401	38471 - 48689
0.45	219 - 270	16854 - 20807	5095 - 6290	23560 - 29085	18259 - 22541	4527 - 5588	3402 - 4199	48690 - 60110
0.50	271 - 326	20808 - 25176	6291 - 7611	29086 - 35193	22542 - 27274	5589 - 6762	4200 - 5081	60111 - 72733
0.55	327 - 389	25177 - 29962	7612 - 9058	35194 - 41883	27275 - 32459	6763 - 8047	5082 - 6047	72734 - 86559
0.60	390 - 456	29963 - 35164	9059 - 10630	41884 - 49154	32460 - 38094	8048 - 9444	6048 - 7098	86560 - 101587
0.65	457 - 529	35165 - 40782	10631 - 12329	49155 - 57008	38095 - 44181	9445 - 10953	7099 - 8232	101588 - 117817
0.70	530 - 608	40783 - 46816	12330 - 14153	57009 - 65443	44182 - 50718	10954 - 12574	8233 - 9450	117818 - 135249
0.75	609 - 691	46817 - 53267	14154 - 16103	65444 - 74459	50719 - 57706	12575 - 14306	9451 - 10752	135250 - 153883
0.80	692 - 781	53268 - 60133	16104 - 18179	74460 - 84058	57707 - 65144	14307 - 16151	10753 - 12138	153884 - 173720
0.85	782 - 875	60134 - 67416	18180 - 20381	84059 - 94238	65145 - 73034	16152 - 18107	12139 - 13608	173721 - 194759
0.90	876 - 976	67417 - 75115	20382 - 22708	94239 - 105000	73035 - 81374	18108 - 20175	13609 - 15162	194760 - 217000
0.95	977 - 1081	75116 - 83230	22709 - 25162	105001 - 116343	81375 - 90166	20176 - 22354	15163 - 16800	217001 - 240443
1.00	1082	83231	25163	116344	90167	22355	16801	240444

\*We have derived these tables by coverage in order to relate credibility to earned exposures. The measures for full credibility were calculated by dividing 1082 (the number of claims representing full credibility in the standard credibility table) by our assumed frequencies, which are based on our countrywide incurred claim frequency data from the 1st quarter 2013 report (data through 4th quarter 2012). The lower bound for each level of credibility was determined by multiplying the exposures required for full credibility by the square of the individual credibility percentages, thereby keeping our tables consistent with the standard claim-based table.

**Horace Mann, Teachers and Horace Mann Property and Casualty Insurance Companies**  
**ARKANSAS**  
**Credibility Complements**

Our credibility complements are calculated by trending the annual pure premium rates of change (in Exhibit III) and also trending the annual premium rates of change (in Exhibit II). Pure premium rates of change are trended from the proposed effective date (1/16/2014) to a point twelve months beyond the anticipated effective date (1/16/2014) of this filing. Premium rates of change are trended from the proposed effective date (1/16/2014) to a point twelve months beyond the anticipated effective date (1/16/2014) of this filing. This is done using the exponent shown in the calculation column.

<b>Coverage</b>	<b>Calculation</b>	<b>Complement</b>
<b>BI</b>	$(1.028 \wedge 1.000) / (0.950 \wedge 1.000)$	1.08167
<b>UM</b>	$(1.028 \wedge 1.000) / (0.990 \wedge 1.000)$	1.03797
<b>UIM</b>	$(1.028 \wedge 1.000) / (0.969 \wedge 1.000)$	1.06046
<b>PD</b>	$(1.012 \wedge 1.000) / (0.945 \wedge 1.000)$	1.07080
<b>MP</b>	$(1.017 \wedge 1.000) / (0.940 \wedge 1.000)$	1.08163
<b>PIP</b>	$(1.031 \wedge 1.000) / (1.009 \wedge 1.000)$	1.02180
<b>Coll</b>	$(1.017 \wedge 1.000) / (0.960 \wedge 1.000)$	1.05891
<b>Comp</b>	$(1.005 \wedge 1.000) / (0.960 \wedge 1.000)$	1.04643

**Horace Mann Insurance Company - Teachers Insurance Company - Horace Mann Property and Casualty Insurance Company  
Arkansas  
Proposed Territorial and Coverage Effects**

<b>Territory</b>	<b>Bodily Injury</b>	<b>Property Damage</b>	<b>Medical Payments</b>	<b>Personal Injury Protection</b>	<b>Uninsured Motorist</b>	<b>Underinsured Motorist</b>	<b>Collision</b>	<b>Comprehensive</b>	<b>Road Service</b>	<b>Rental Reimbursement</b>	<b>Total</b>
2	3.2%	5.3%	3.8%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.5%	1.9%
4	3.4%	5.5%	3.7%	0.0%	0.0%	0.0%	0.9%	1.0%	0.0%	4.2%	2.1%
5	3.3%	5.3%	3.7%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.5%	2.1%
20	3.3%	5.3%	4.4%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.5%	2.2%
79	3.4%	5.3%	4.6%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.4%	2.2%
80	3.3%	5.2%	4.4%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.5%	2.3%
81	3.2%	5.2%	4.4%	0.0%	0.0%	0.0%	1.0%	0.9%	0.0%	4.0%	1.9%
82	3.3%	5.3%	4.0%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.9%	2.0%
83	3.3%	5.3%	4.4%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.6%	2.2%
84	3.3%	5.3%	3.9%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	2.9%	2.0%
85	3.0%	5.3%	4.0%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.4%	2.0%
	<b>3.2%</b>	<b>5.3%</b>	<b>4.1%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>0.0%</b>	<b>3.5%</b>	<b>2.0%</b>

**Horace Mann Insurance Company  
Arkansas  
Proposed Territorial and Coverage Effects**

<b>Territory</b>	<b>Bodily Injury</b>	<b>Property Damage</b>	<b>Medical Payments</b>	<b>Personal Injury Protection</b>	<b>Uninsured Motorist</b>	<b>Underinsured Motorist</b>	<b>Collision</b>	<b>Comprehensive</b>	<b>Road Service</b>	<b>Rental Reimbursement</b>	<b>Total</b>
2	3.3%	5.1%	5.4%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	0.0%	2.1%
4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5	3.3%	5.4%	5.0%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	0.0%	2.0%
20	3.2%	5.3%	4.6%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	0.0%	2.1%
79	3.3%	5.3%	4.3%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.1%	1.9%
80	3.3%	5.2%	4.3%	0.0%	0.0%	0.0%	1.0%	1.1%	0.0%	3.5%	3.2%
81	3.2%	5.3%	4.8%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.3%	2.1%
82	3.3%	5.4%	3.5%	0.0%	0.0%	0.0%	0.6%	0.5%	0.0%	0.0%	2.3%
83	3.3%	5.3%	4.0%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.4%	2.5%
84	3.3%	5.2%	3.9%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.2%	2.2%
85	3.4%	5.4%	5.0%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	2.7%	1.6%
	<b>3.3%</b>	<b>5.3%</b>	<b>4.5%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>0.0%</b>	<b>3.1%</b>	<b>2.2%</b>

Teachers Insurance Company  
Arkansas  
Proposed Territorial and Coverage Effects

Territory	Bodily Injury	Property Damage	Medical Payments	Personal Injury Protection	Uninsured Motorist	Underinsured Motorist	Collision	Comprehensive	Road Service	Rental Reimbursement	Total
2	3.0%	5.3%	3.2%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.4%	1.9%
4	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5	3.4%	5.3%	3.6%	0.0%	0.0%	0.0%	1.1%	1.0%	0.0%	3.5%	2.0%
20	3.4%	5.3%	3.8%	0.0%	0.0%	0.0%	1.0%	0.9%	0.0%	3.5%	2.5%
79	3.4%	5.3%	5.0%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.4%	2.3%
80	3.2%	5.3%	4.4%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.5%	2.1%
81	3.3%	5.3%	3.8%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.5%	2.2%
82	3.2%	5.2%	3.7%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.4%	2.0%
83	3.3%	5.4%	4.5%	0.0%	0.0%	0.0%	0.9%	1.0%	0.0%	3.7%	2.3%
84	3.4%	5.3%	4.7%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.5%	2.2%
85	3.2%	5.3%	4.2%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.2%	2.6%
	<b>3.3%</b>	<b>5.3%</b>	<b>4.1%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>0.0%</b>	<b>3.5%</b>	<b>2.2%</b>

**Horace Mann Property and Casualty Insurance Company  
Arkansas  
Proposed Territorial and Coverage Effects**

<b>Territory</b>	<b>Bodily Injury</b>	<b>Property Damage</b>	<b>Medical Payments</b>	<b>Personal Injury Protection</b>	<b>Uninsured Motorist</b>	<b>Underinsured Motorist</b>	<b>Collision</b>	<b>Comprehensive</b>	<b>Road Service</b>	<b>Rental Reimbursement</b>	<b>Total</b>
2	3.3%	5.5%	3.6%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.5%	1.9%
4	3.4%	5.5%	3.7%	0.0%	0.0%	0.0%	0.9%	1.0%	0.0%	4.2%	2.1%
5	3.3%	5.3%	3.5%	0.0%	0.0%	0.0%	1.0%	1.1%	0.0%	3.5%	2.1%
20	3.3%	5.3%	4.6%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.5%	2.0%
79	3.3%	5.3%	3.6%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.5%	2.0%
80	3.3%	5.2%	4.7%	0.0%	0.0%	0.0%	1.0%	0.9%	0.0%	3.7%	2.1%
81	3.1%	5.2%	4.5%	0.0%	0.0%	0.0%	1.0%	0.9%	0.0%	4.0%	1.9%
82	3.3%	5.3%	4.4%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	4.1%	2.0%
83	3.3%	5.3%	4.4%	0.0%	0.0%	0.0%	1.0%	1.1%	0.0%	3.6%	2.0%
84	3.3%	5.3%	3.8%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	2.8%	2.0%
85	3.0%	5.3%	3.9%	0.0%	0.0%	0.0%	1.0%	1.0%	0.0%	3.4%	1.9%
	<b>3.2%</b>	<b>5.3%</b>	<b>4.1%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>0.0%</b>	<b>3.5%</b>	<b>2.0%</b>

Auto Territory Definitions  
Arkansas

Current Territory	Territory Definition
2	Fort Smith
4	Little Rock (Zip Codes: 72201-04,06,08,09)
5	Remainder of Pulaski county
20	Franklin, Logan, Scott, and remainder of Crawford & Sebastian counties
79	Chicot, Crittenden, Desha, Lee, Mississippi, Phillips and St. Francis counties
80	Clay, Craighead, Cross, Greene, Jackson, Lawrence, Poinsett, Randolph and Woodruff counties
81	Baxter, Benton, Boone, Carroll, Fulton, Izard, Marion, Searcy, Stone and Washington counties
82	Cleburne, Garland, Hot Spring, Independence, Johnson, Madison, Newton, Pope, Sharp, Van Buren and Yell counties
83	Arkansas, Conway, Faulkner, Monroe, Perry, Prairie and White counties
84	Grant, Jefferson, Lonoke and Saline counties
85	Ashley, Bradley, Calhoun, Clark, Cleveland, Columbia, Dallas, Drew, Hempstead, Howard, Lafayette, Lincoln, Little River, Miller, Montgomery, Nevada, Ouachita, Pike, Polk, Sevier and Union counties

Horace Mann Insurance Company  
Arkansas  
Proposed Auto Base Rates

Territory	BI	PD	MP	PIP	CP	CL	UM	UIM	RR	RS
2	69.5	49.7	11.3	6.1	102.9	144.7	74.2	67.7	14.7	2.9
4	118.8	84.7	20.5	6.1	107.3	211.1	72.2	66.1	14.7	2.9
5	109.5	73.3	15.9	6.1	107.5	178.1	74.2	67.6	14.7	2.9
20	66.5	45.3	11.1	6.1	85.1	148.8	74.2	67.7	14.7	2.9
79	108.2	92.7	16.9	6.1	270.6	216.9	69.9	63.8	14.7	2.9
80	90.0	78.3	17.5	6.1	154.3	186.7	72.6	66.2	14.7	2.9
81	82.4	45.2	16.1	6.1	100.3	139.1	74.2	67.7	14.7	2.9
82	94.8	49.3	14.2	6.1	130.7	169.6	70.5	64.3	14.7	2.9
83	98.4	69.2	15.0	6.1	151.1	192.9	69.9	63.8	14.7	2.9
84	108.3	78.9	18.1	6.1	150.4	214.7	69.9	63.8	14.7	2.9
85	77.2	69.5	15.9	6.1	164.6	188.2	69.9	63.8	14.7	2.9

Teachers Insurance Company  
Arkansas  
Proposed Auto Base Rates

Territory	BI	PD	MP	PIP	CP	CL	UM	UIM	RR	RS
2	64.1	45.9	10.2	5.3	96.7	133.1	69.9	63.2	13.8	2.9
4	100.8	76.6	16.6	5.3	91.9	170.2	68.3	61.9	13.8	2.9
5	92.9	62.3	13.2	5.3	92.8	150.3	67.8	61.3	13.8	2.9
20	61.4	42.0	10.0	5.3	80.0	136.6	69.9	63.2	13.8	2.9
79	90.0	85.0	13.8	5.3	229.2	207.7	65.8	59.6	13.8	2.9
80	70.2	71.4	13.5	5.3	121.1	142.9	69.3	62.8	13.8	2.9
81	66.2	41.4	12.6	5.3	82.0	111.0	69.9	63.2	13.8	2.9
82	73.0	46.5	10.7	5.3	97.3	123.3	69.9	63.2	13.8	2.9
83	74.1	60.8	11.3	5.3	115.6	144.8	65.8	59.6	13.8	2.9
84	83.4	66.1	13.8	5.3	117.9	164.5	65.8	59.6	13.8	2.9
85	63.4	62.0	12.7	5.3	134.9	151.2	65.8	59.6	13.8	2.9

Horace Mann Property and Casualty Insurance Company  
Arkansas  
Proposed Auto Base Rates

Territory	BI	PD	MP	PIP	CP	CL	UM	UIM	RR	RS
2	52.8	37.3	7.8	5.3	62.1	107.2	56.7	56.4	12.2	2.6
4	86.3	64.9	13.9	5.3	62.6	148.9	55.1	55.8	12.5	2.7
5	80.5	53.4	10.8	5.3	66.0	133.9	56.7	60.6	13.6	2.9
20	58.7	39.7	9.1	5.3	59.8	128.0	62.3	61.9	13.6	2.9
79	70.0	63.9	10.1	5.3	146.9	166.8	46.1	49.3	12.2	2.6
80	67.1	66.4	12.0	5.3	93.9	139.0	60.1	59.7	13.6	2.9
81	63.9	38.6	11.7	5.3	64.9	110.5	60.8	60.5	13.2	2.8
82	66.7	42.0	9.1	5.3	76.8	122.0	58.7	58.4	13.4	2.8
83	69.0	55.9	9.6	5.3	87.8	137.4	57.0	56.6	13.6	2.9
84	65.8	51.7	10.2	5.3	71.3	124.6	50.7	53.0	11.9	2.5
85	53.9	51.9	10.1	5.3	92.0	128.8	51.3	51.0	12.2	2.6

## Horace Mann Insurance Company Arkansas Auto Derivation of Base Rates and Territorial Effects

Territory	Bodily Injury					Property Damage				
	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)
2	0.087	67.3	3.3%	69.5	3.3%	0.088	47.2	5.3%	49.7	5.1%
4	0.000	115.0	3.3%	118.8	0.0%	0.000	80.4	5.3%	84.7	0.0%
5	0.072	106.0	3.3%	109.5	3.3%	0.067	69.6	5.3%	73.3	5.4%
20	0.071	64.4	3.3%	66.5	3.2%	0.065	43.0	5.3%	45.3	5.3%
79	0.030	104.7	3.3%	108.2	3.3%	0.037	88.0	5.3%	92.7	5.3%
80	0.131	87.1	3.3%	90.0	3.3%	0.166	74.4	5.2%	78.3	5.2%
81	0.241	79.8	3.3%	82.4	3.2%	0.185	42.9	5.4%	45.2	5.3%
82	0.027	91.8	3.3%	94.8	3.3%	0.018	46.8	5.3%	49.3	5.4%
83	0.137	95.3	3.3%	98.4	3.3%	0.138	65.7	5.3%	69.2	5.3%
84	0.136	104.8	3.3%	108.3	3.3%	0.147	74.9	5.3%	78.9	5.2%
85	0.067	74.7	3.3%	77.2	3.4%	0.089	66.0	5.3%	69.5	5.4%

(3) = (1) x (2)

(4) is determined by actual re-rate of policies.

## Horace Mann Insurance Company Arkansas Auto Derivation of Base Rates and Territorial Effects

Territory	Medical Payments					Personal Injury Protection				
	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)
2	0.054	10.8	4.6%	11.3	5.4%	0.123	6.1	0.0%	6.1	0.0%
4	0.000	19.7	4.1%	20.5	0.0%	0.000	6.1	0.0%	6.1	0.0%
5	0.087	15.2	4.6%	15.9	5.0%	0.137	6.1	0.0%	6.1	0.0%
20	0.088	10.6	4.7%	11.1	4.6%	0.104	6.1	0.0%	6.1	0.0%
79	0.041	16.2	4.3%	16.9	4.3%	0.033	6.1	0.0%	6.1	0.0%
80	0.162	16.8	4.2%	17.5	4.3%	0.025	6.1	0.0%	6.1	0.0%
81	0.214	15.4	4.5%	16.1	4.8%	0.343	6.1	0.0%	6.1	0.0%
82	0.019	13.6	4.4%	14.2	3.5%	0.000	6.1	0.0%	6.1	0.0%
83	0.137	14.4	4.2%	15.0	4.0%	0.010	6.1	0.0%	6.1	0.0%
84	0.120	17.4	4.0%	18.1	3.9%	0.060	6.1	0.0%	6.1	0.0%
85	0.080	15.2	4.6%	15.9	5.0%	0.165	6.1	0.0%	6.1	0.0%

(3) = (1) x (2)

(4) is determined by actual re-rate of policies.

## Horace Mann Insurance Company Arkansas Auto Derivation of Base Rates and Territorial Effects

Territory	Comprehensive					Collision				
	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)
2	0.099	101.9	1.0%	102.9	1.0%	0.095	143.3	1.0%	144.7	1.0%
4	0.000	106.2	1.0%	107.3	0.0%	0.000	209.0	1.0%	211.1	0.0%
5	0.078	106.4	1.0%	107.5	1.0%	0.087	176.3	1.0%	178.1	1.0%
20	0.065	84.3	0.9%	85.1	1.0%	0.087	147.3	1.0%	148.8	1.0%
79	0.082	267.9	1.0%	270.6	1.0%	0.046	214.8	1.0%	216.9	1.0%
80	0.030	152.8	1.0%	154.3	1.1%	0.026	184.9	1.0%	186.7	1.0%
81	0.178	99.3	1.0%	100.3	1.0%	0.198	137.7	1.0%	139.1	1.0%
82	0.010	129.4	1.0%	130.7	0.5%	0.013	167.9	1.0%	169.6	0.6%
83	0.104	149.6	1.0%	151.1	1.0%	0.106	191.0	1.0%	192.9	1.0%
84	0.119	148.9	1.0%	150.4	1.0%	0.140	212.6	1.0%	214.7	1.0%
85	0.237	163.0	1.0%	164.6	1.0%	0.201	186.3	1.0%	188.2	1.0%

(3) = (1) x (2)

(4) is determined by actual re-rate of policies.

## Horace Mann Insurance Company Arkansas Auto Derivation of Base Rates and Territorial Effects

Territory	Uninsured Motorist					Underinsured Motorist				
	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)
2	0.074	74.2	0.0%	74.2	0.0%	0.005	67.7	0.0%	67.7	0.0%
4	0.000	72.2	0.0%	72.2	0.0%	0.000	66.1	0.0%	66.1	0.0%
5	0.121	74.2	0.0%	74.2	0.0%	0.087	67.6	0.0%	67.6	0.0%
20	0.062	74.2	0.0%	74.2	0.0%	0.073	67.7	0.0%	67.7	0.0%
79	0.022	69.9	0.0%	69.9	0.0%	0.038	63.8	0.0%	63.8	0.0%
80	0.126	72.6	0.0%	72.6	0.0%	0.125	66.2	0.0%	66.2	0.0%
81	0.277	74.2	0.0%	74.2	0.0%	0.309	67.7	0.0%	67.7	0.0%
82	0.026	70.5	0.0%	70.5	0.0%	0.034	64.3	0.0%	64.3	0.0%
83	0.077	69.9	0.0%	69.9	0.0%	0.058	63.8	0.0%	63.8	0.0%
84	0.131	69.9	0.0%	69.9	0.0%	0.183	63.8	0.0%	63.8	0.0%
85	0.084	69.9	0.0%	69.9	0.0%	0.087	63.8	0.0%	63.8	0.0%

(3) = (1) x (2)

(4) is determined by actual re-rate of policies.

## Horace Mann Insurance Company Arkansas Auto Derivation of Base Rates and Territorial Effects

Territory	Rental Reimbursement					Road Service				
	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)
2	0.000	14.2	3.5%	14.7	0.0%	0.068	2.9	0.0%	2.9	0.0%
4	0.000	14.2	3.5%	14.7	0.0%	0.000	2.9	0.0%	2.9	0.0%
5	0.000	14.2	3.5%	14.7	0.0%	0.063	2.9	0.0%	2.9	0.0%
20	0.000	14.2	3.5%	14.7	0.0%	0.139	2.9	0.0%	2.9	0.0%
79	0.076	14.2	3.5%	14.7	3.1%	0.000	2.9	0.0%	2.9	0.0%
80	0.051	14.2	3.5%	14.7	3.5%	0.034	2.9	0.0%	2.9	0.0%
81	0.197	14.2	3.5%	14.7	3.3%	0.288	2.9	0.0%	2.9	0.0%
82	0.000	14.2	3.5%	14.7	0.0%	0.033	2.9	0.0%	2.9	0.0%
83	0.301	14.2	3.5%	14.7	3.4%	0.102	2.9	0.0%	2.9	0.0%
84	0.129	14.2	3.5%	14.7	3.2%	0.032	2.9	0.0%	2.9	0.0%
85	0.246	14.2	3.5%	14.7	2.7%	0.240	2.9	0.0%	2.9	0.0%

(3) = (1) x (2)

(4) is determined by actual re-rate of policies.

## Teachers Insurance Company Arkansas Auto Derivation of Base Rates and Territorial Effects

Territory	Bodily Injury					Property Damage				
	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)
2	0.027	62.1	3.2%	64.1	3.0%	0.024	43.6	5.3%	45.9	5.3%
4	0.000	97.6	3.3%	100.8	0.0%	0.000	72.7	5.4%	76.6	0.0%
5	0.069	89.9	3.3%	92.9	3.4%	0.064	59.2	5.2%	62.3	5.3%
20	0.030	59.4	3.4%	61.4	3.4%	0.027	39.9	5.3%	42.0	5.3%
79	0.075	87.1	3.3%	90.0	3.4%	0.090	80.7	5.3%	85.0	5.3%
80	0.079	68.0	3.2%	70.2	3.2%	0.111	67.8	5.3%	71.4	5.3%
81	0.191	64.1	3.3%	66.2	3.3%	0.152	39.3	5.3%	41.4	5.3%
82	0.207	70.7	3.3%	73.0	3.2%	0.179	44.2	5.2%	46.5	5.2%
83	0.105	71.7	3.3%	74.1	3.3%	0.115	57.7	5.4%	60.8	5.4%
84	0.158	80.7	3.3%	83.4	3.4%	0.162	62.8	5.3%	66.1	5.3%
85	0.059	61.4	3.3%	63.4	3.2%	0.076	58.9	5.3%	62.0	5.3%

(3) = (1) x (2)

(4) is determined by actual re-rate of policies.

## Teachers Insurance Company Arkansas Auto Derivation of Base Rates and Territorial Effects

Territory	Medical Payments					Personal Injury Protection				
	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)
2	0.027	9.8	4.1%	10.2	3.2%	0.065	5.3	0.0%	5.3	0.0%
4	0.000	15.9	4.4%	16.6	0.0%	0.000	5.3	0.0%	5.3	0.0%
5	0.053	12.7	3.9%	13.2	3.6%	0.064	5.3	0.0%	5.3	0.0%
20	0.025	9.6	4.2%	10.0	3.8%	0.013	5.3	0.0%	5.3	0.0%
79	0.079	13.2	4.5%	13.8	5.0%	0.009	5.3	0.0%	5.3	0.0%
80	0.096	12.9	4.7%	13.5	4.4%	0.041	5.3	0.0%	5.3	0.0%
81	0.205	12.1	4.1%	12.6	3.8%	0.246	5.3	0.0%	5.3	0.0%
82	0.187	10.3	3.9%	10.7	3.7%	0.193	5.3	0.0%	5.3	0.0%
83	0.076	10.8	4.6%	11.3	4.5%	0.049	5.3	0.0%	5.3	0.0%
84	0.153	13.2	4.5%	13.8	4.7%	0.176	5.3	0.0%	5.3	0.0%
85	0.099	12.2	4.1%	12.7	4.2%	0.144	5.3	0.0%	5.3	0.0%

(3) = (1) x (2)

(4) is determined by actual re-rate of policies.

## Teachers Insurance Company Arkansas Auto Derivation of Base Rates and Territorial Effects

Territory	Comprehensive					Collision				
	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)
2	0.034	95.7	1.0%	96.7	1.0%	0.026	131.8	1.0%	133.1	1.0%
4	0.000	91.0	1.0%	91.9	0.0%	0.000	168.5	1.0%	170.2	0.0%
5	0.079	91.9	1.0%	92.8	1.0%	0.098	148.8	1.0%	150.3	1.1%
20	0.019	79.2	1.0%	80.0	0.9%	0.025	135.2	1.0%	136.6	1.0%
79	0.102	226.9	1.0%	229.2	1.0%	0.080	205.6	1.0%	207.7	1.0%
80	0.122	119.9	1.0%	121.1	1.0%	0.107	141.5	1.0%	142.9	1.0%
81	0.134	81.2	1.0%	82.0	1.0%	0.137	109.9	1.0%	111.0	1.0%
82	0.224	96.3	1.0%	97.3	1.0%	0.218	122.1	1.0%	123.3	1.0%
83	0.109	114.5	1.0%	115.6	1.0%	0.104	143.4	1.0%	144.8	0.9%
84	0.136	116.7	1.0%	117.9	1.0%	0.170	162.9	1.0%	164.5	1.0%
85	0.041	133.6	1.0%	134.9	1.0%	0.034	149.7	1.0%	151.2	1.0%

(3) = (1) x (2)

(4) is determined by actual re-rate of policies.

## Teachers Insurance Company Arkansas Auto Derivation of Base Rates and Territorial Effects

Territory	Uninsured Motorist					Underinsured Motorist				
	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)
2	0.032	69.9	0.0%	69.9	0.0%	0.038	63.2	0.0%	63.2	0.0%
4	0.000	68.3	0.0%	68.3	0.0%	0.000	61.9	0.0%	61.9	0.0%
5	0.065	67.8	0.0%	67.8	0.0%	0.073	61.3	0.0%	61.3	0.0%
20	0.011	69.9	0.0%	69.9	0.0%	0.006	63.2	0.0%	63.2	0.0%
79	0.071	65.8	0.0%	65.8	0.0%	0.049	59.6	0.0%	59.6	0.0%
80	0.092	69.3	0.0%	69.3	0.0%	0.061	62.8	0.0%	62.8	0.0%
81	0.225	69.9	0.0%	69.9	0.0%	0.248	63.2	0.0%	63.2	0.0%
82	0.231	69.9	0.0%	69.9	0.0%	0.247	63.2	0.0%	63.2	0.0%
83	0.064	65.8	0.0%	65.8	0.0%	0.049	59.6	0.0%	59.6	0.0%
84	0.163	65.8	0.0%	65.8	0.0%	0.183	59.6	0.0%	59.6	0.0%
85	0.045	65.8	0.0%	65.8	0.0%	0.045	59.6	0.0%	59.6	0.0%

(3) = (1) x (2)

(4) is determined by actual re-rate of policies.

## Teachers Insurance Company Arkansas Auto Derivation of Base Rates and Territorial Effects

Territory	Rental Reimbursement					Road Service				
	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)
2	0.027	13.3	3.8%	13.8	3.4%	0.054	2.9	0.0%	2.9	0.0%
4	0.000	13.3	3.8%	13.8	0.0%	0.000	2.9	0.0%	2.9	0.0%
5	0.121	13.3	3.8%	13.8	3.5%	0.076	2.9	0.0%	2.9	0.0%
20	0.030	13.3	3.8%	13.8	3.5%	0.027	2.9	0.0%	2.9	0.0%
79	0.070	13.3	3.8%	13.8	3.4%	0.077	2.9	0.0%	2.9	0.0%
80	0.099	13.3	3.8%	13.8	3.5%	0.147	2.9	0.0%	2.9	0.0%
81	0.183	13.3	3.8%	13.8	3.5%	0.157	2.9	0.0%	2.9	0.0%
82	0.102	13.3	3.8%	13.8	3.4%	0.203	2.9	0.0%	2.9	0.0%
83	0.121	13.3	3.8%	13.8	3.7%	0.063	2.9	0.0%	2.9	0.0%
84	0.206	13.3	3.8%	13.8	3.5%	0.169	2.9	0.0%	2.9	0.0%
85	0.041	13.3	3.8%	13.8	3.2%	0.027	2.9	0.0%	2.9	0.0%

(3) = (1) x (2)

(4) is determined by actual re-rate of policies.

## Horace Mann Property and Casualty Insurance Company Arkansas Auto Derivation of Base Rates and Territorial Effects

Territory	Bodily Injury					Property Damage				
	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)
2	0.030	51.1	3.3%	52.8	3.3%	0.029	35.4	5.4%	37.3	5.5%
4	0.006	83.5	3.4%	86.3	3.4%	0.006	61.6	5.4%	64.9	5.5%
5	0.059	77.9	3.3%	80.5	3.3%	0.054	50.7	5.3%	53.4	5.3%
20	0.012	56.8	3.3%	58.7	3.3%	0.011	37.7	5.3%	39.7	5.3%
79	0.008	67.8	3.2%	70.0	3.3%	0.009	60.7	5.3%	63.9	5.3%
80	0.012	65.0	3.2%	67.1	3.3%	0.017	63.1	5.2%	66.4	5.2%
81	0.333	61.9	3.2%	63.9	3.1%	0.264	36.7	5.2%	38.6	5.2%
82	0.047	64.6	3.3%	66.7	3.3%	0.041	39.9	5.3%	42.0	5.3%
83	0.047	66.8	3.3%	69.0	3.3%	0.051	53.1	5.3%	55.9	5.3%
84	0.229	63.7	3.3%	65.8	3.3%	0.250	49.1	5.3%	51.7	5.3%
85	0.218	52.2	3.3%	53.9	3.0%	0.268	49.3	5.3%	51.9	5.3%

(3) = (1) x (2)

(4) is determined by actual re-rate of policies.

## Horace Mann Property and Casualty Insurance Company Arkansas Auto Derivation of Base Rates and Territorial Effects

Territory	Medical Payments					Personal Injury Protection				
	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)
2	0.026	7.5	4.0%	7.8	3.6%	0.010	5.3	0.0%	5.3	0.0%
4	0.006	13.3	4.5%	13.9	3.7%	0.006	5.3	0.0%	5.3	0.0%
5	0.044	10.4	3.8%	10.8	3.5%	0.042	5.3	0.0%	5.3	0.0%
20	0.012	8.7	4.6%	9.1	4.6%	0.004	5.3	0.0%	5.3	0.0%
79	0.007	9.7	4.1%	10.1	3.6%	0.006	5.3	0.0%	5.3	0.0%
80	0.010	11.5	4.3%	12.0	4.7%	0.008	5.3	0.0%	5.3	0.0%
81	0.331	11.2	4.5%	11.7	4.5%	0.304	5.3	0.0%	5.3	0.0%
82	0.035	8.7	4.6%	9.1	4.4%	0.035	5.3	0.0%	5.3	0.0%
83	0.034	9.2	4.3%	9.6	4.4%	0.038	5.3	0.0%	5.3	0.0%
84	0.245	9.8	4.1%	10.2	3.8%	0.218	5.3	0.0%	5.3	0.0%
85	0.250	9.7	4.1%	10.1	3.9%	0.328	5.3	0.0%	5.3	0.0%

(3) = (1) x (2)

(4) is determined by actual re-rate of policies.

## Horace Mann Property and Casualty Insurance Company Arkansas Auto Derivation of Base Rates and Territorial Effects

Territory	Comprehensive					Collision				
	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)
2	0.035	61.5	1.0%	62.1	1.0%	0.040	106.1	1.0%	107.2	1.0%
4	0.003	62.0	1.0%	62.6	1.0%	0.005	147.4	1.0%	148.9	0.9%
5	0.034	65.3	1.1%	66.0	1.1%	0.046	132.6	1.0%	133.9	1.0%
20	0.010	59.2	1.0%	59.8	1.0%	0.014	126.7	1.0%	128.0	1.0%
79	0.010	145.4	1.0%	146.9	1.0%	0.009	165.1	1.0%	166.8	1.0%
80	0.011	93.0	1.0%	93.9	0.9%	0.013	137.6	1.0%	139.0	1.0%
81	0.275	64.3	0.9%	64.9	0.9%	0.289	109.4	1.0%	110.5	1.0%
82	0.042	76.0	1.1%	76.8	1.0%	0.042	120.8	1.0%	122.0	1.0%
83	0.044	86.9	1.0%	87.8	1.1%	0.044	136.0	1.0%	137.4	1.0%
84	0.214	70.6	1.0%	71.3	1.0%	0.239	123.4	1.0%	124.6	1.0%
85	0.320	91.1	1.0%	92.0	1.0%	0.258	127.5	1.0%	128.8	1.0%

(3) = (1) x (2)

(4) is determined by actual re-rate of policies.

## Horace Mann Property and Casualty Insurance Company Arkansas Auto Derivation of Base Rates and Territorial Effects

Territory	Uninsured Motorist					Underinsured Motorist				
	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)
2	0.034	56.7	0.0%	56.7	0.0%	0.034	56.4	0.0%	56.4	0.0%
4	0.008	55.1	0.0%	55.1	0.0%	0.009	55.8	0.0%	55.8	0.0%
5	0.052	56.7	0.0%	56.7	0.0%	0.060	60.6	0.0%	60.6	0.0%
20	0.014	62.3	0.0%	62.3	0.0%	0.008	61.9	0.0%	61.9	0.0%
79	0.006	46.1	0.0%	46.1	0.0%	0.006	49.3	0.0%	49.3	0.0%
80	0.017	60.1	0.0%	60.1	0.0%	0.011	59.7	0.0%	59.7	0.0%
81	0.377	60.8	0.0%	60.8	0.0%	0.388	60.5	0.0%	60.5	0.0%
82	0.050	58.7	0.0%	58.7	0.0%	0.052	58.4	0.0%	58.4	0.0%
83	0.058	57.0	0.0%	57.0	0.0%	0.060	56.6	0.0%	56.6	0.0%
84	0.239	50.7	0.0%	50.7	0.0%	0.264	53.0	0.0%	53.0	0.0%
85	0.146	51.3	0.0%	51.3	0.0%	0.108	51.0	0.0%	51.0	0.0%

(3) = (1) x (2)

(4) is determined by actual re-rate of policies.

## Horace Mann Property and Casualty Insurance Company Arkansas Auto Derivation of Base Rates and Territorial Effects

Territory	Rental Reimbursement					Road Service				
	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)	Premium Weight	Current Base Rate (1)	Base Rate Effect (2)	Proposed Base Rate (3)	Premium Effect (4)
2	0.029	11.8	3.4%	12.2	3.5%	0.024	2.6	0.0%	2.6	0.0%
4	0.005	12.1	3.3%	12.5	4.2%	0.005	2.7	0.0%	2.7	0.0%
5	0.039	13.1	3.8%	13.6	3.5%	0.038	2.9	0.0%	2.9	0.0%
20	0.016	13.1	3.8%	13.6	3.5%	0.013	2.9	0.0%	2.9	0.0%
79	0.004	11.8	3.4%	12.2	3.5%	0.003	2.6	0.0%	2.6	0.0%
80	0.007	13.1	3.8%	13.6	3.7%	0.010	2.9	0.0%	2.9	0.0%
81	0.365	12.7	3.9%	13.2	4.0%	0.403	2.8	0.0%	2.8	0.0%
82	0.039	12.9	3.9%	13.4	4.1%	0.043	2.8	0.0%	2.8	0.0%
83	0.037	13.1	3.8%	13.6	3.6%	0.038	2.9	0.0%	2.9	0.0%
84	0.261	11.5	3.5%	11.9	2.8%	0.245	2.5	0.0%	2.5	0.0%
85	0.197	11.8	3.4%	12.2	3.4%	0.177	2.6	0.0%	2.6	0.0%

(3) = (1) x (2)

(4) is determined by actual re-rate of policies.

State: Arkansas

First Filing Company: Horace Mann Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: AR Auto Rate and Rule Filing

Project Name/Number: AR A011614/AR A011614

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
10/01/2013	Filed 10/31/2013	Supporting Document	A-1 Private Passenger Auto Abstract	10/01/2013	AR Auto Rate Abstract - HMIC.pdf (Superseded) AR Auto Rate Abstract - HMPC.pdf (Superseded) AR Auto Rate Abstract -TIC.pdf (Superseded)
10/01/2013	Filed 10/31/2013	Supporting Document	APCS-Auto Premium Comparison Survey	10/04/2013	Premium Comparison Survey - HMIC.pdf Premium Comparison Survey - HMPC.pdf Premium Comparison Survey - TIC.pdf
09/27/2013	Filed 10/31/2013	Supporting Document	A-1 Private Passenger Auto Abstract	10/01/2013	
09/27/2013	Filed 10/31/2013	Supporting Document	APCS-Auto Premium Comparison Survey	10/01/2013	
09/27/2013	Filed 10/31/2013	Supporting Document	NAIC loss cost data entry document	10/01/2013	

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Horace Mann Insurance Company

NAIC # (including group #) 300-22578

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?  Yes  No

If yes, list the areas:

\_\_\_\_\_  
\_\_\_\_\_

2. Do you furnish a market for young drivers?  Yes  No

3. Do require collateral business to support a youthful driver?  Yes  No

4. Do you insure drivers with an international or foreign driver's license?  Yes  No

5. Specify the percentage you allow in credit or discounts for the following:

a. Driver over 55	<u>15.000</u>	%
b. Good Student Discount	<u>10.000</u>	%
c. Multi-car Discount	<u>20.000</u>	%
d. Accident Free Discount*	<u>0.000</u>	%

Please Specify Qualification for Discount:

\_\_\_\_\_

e. Anti-Theft Discount	<u>0.000</u>	%
f. Other (specify) <u>Advance Quote Discount</u>	<u>15.000</u>	%

\_\_\_\_\_ %

\_\_\_\_\_ %

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
If so, what is the fee for installment payments?

2-pay= \$7.50, EFT= \$4.50 every six months

7. Does your company utilize a tiered rating plan?  Yes  No

If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

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Signature

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Printed Name

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Title

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Telephone Number

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Email address

AID PC A-1 (1/06)

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Horace Mann Property & Casualty Insurance Company

NAIC # (including group #) 300-22756

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?  Yes  No

If yes, list the areas:

\_\_\_\_\_  
\_\_\_\_\_

2. Do you furnish a market for young drivers?  Yes  No

3. Do require collateral business to support a youthful driver?  Yes  No

4. Do you insure drivers with an international or foreign driver's license?  Yes  No

5. Specify the percentage you allow in credit or discounts for the following:

a. Driver over 55	<u>15.000</u>	%
b. Good Student Discount	<u>10.000</u>	%
c. Multi-car Discount	<u>20.000</u>	%
d. Accident Free Discount*	<u>0.000</u>	%

Please Specify Qualification for Discount:

\_\_\_\_\_

e. Anti-Theft Discount	<u>0.000</u>	%
f. Other (specify) <u>Advance Quote Discount</u>	<u>15.000</u>	%

\_\_\_\_\_ %

\_\_\_\_\_ %

6. Do you have an installment payment plan for automobile insurance?  Yes  No  
If so, what is the fee for installment payments?

2-pay= \$7.50, EFT= \$4.50 every six months

7. Does your company utilize a tiered rating plan?  Yes  No

If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

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Signature

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Printed Name

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Title

---

Telephone Number

---

Email address

AID PC A-1 (1/06)

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Teachers Insurance Company

NAIC # (including group #) 300-22683

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
[ ] Yes [x] No

If yes, list the areas:

Blank lines for listing areas.

2. Do you furnish a market for young drivers? [x] Yes [ ] No

3. Do require collateral business to support a youthful driver? [ ] Yes [x] No

4. Do you insure drivers with an international or foreign driver's license? [x] Yes [ ] No

5. Specify the percentage you allow in credit or discounts for the following:

Table with 2 columns: Discount Type, Percentage. Rows include Driver over 55 (15.000%), Good Student Discount (10.000%), Multi-car Discount (20.000%), Accident Free Discount\* (0.000%).

Please Specify Qualification for Discount:

Blank line for qualification.

Table with 2 columns: Discount Type, Percentage. Rows include Anti-Theft Discount (0.000%), Other (specify) Advance Quote Discount (15.000%).

Blank line for percentage.

Blank line for percentage.

6. Do you have an installment payment plan for automobile insurance? [x] Yes [ ] No
If so, what is the fee for installment payments?

2-pay= \$7.50, EFT= \$4.50 every six months

7. Does your company utilize a tiered rating plan? [ ] Yes [x] No
If so, list the programs and percentage difference and current volume for each plan:

Table with 3 columns: Program, Percentage Difference, Volume. Multiple blank rows for data entry.

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

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Signature

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Printed Name

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Title

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Telephone Number

---

Email address

AID PC A-1 (1/06)